

# HOUSING NOW

## Greater Toronto Area



CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: November 2009

### New Home Market

#### Housing Starts Continue to Rise in October

Total housing starts in the Greater Toronto Area (GTA) reached 3,606 in October, the highest level so far this year. Despite the rise in October, year-to-date housing starts are off 42 per cent compared to the same period last year. Housing starts spiked

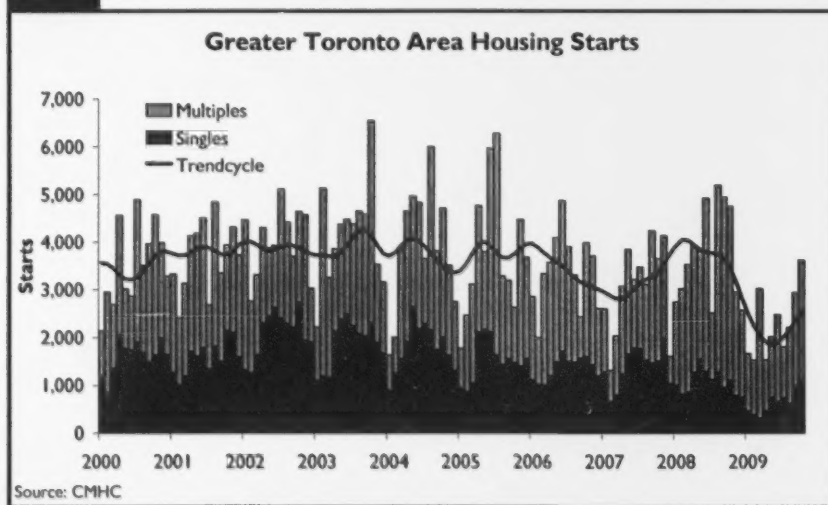
in 2008 thanks to strong demand for condominium apartments in the 2005-2007 period, which dampens annual growth comparisons for total starts this year. Semi-detached homes have proved most resilient in 2009, with year-to-date starts down by a much more moderate 14 per cent.

Housing starts have risen for the third consecutive month in the GTA. Gains in the apartment segment –

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Figure 1



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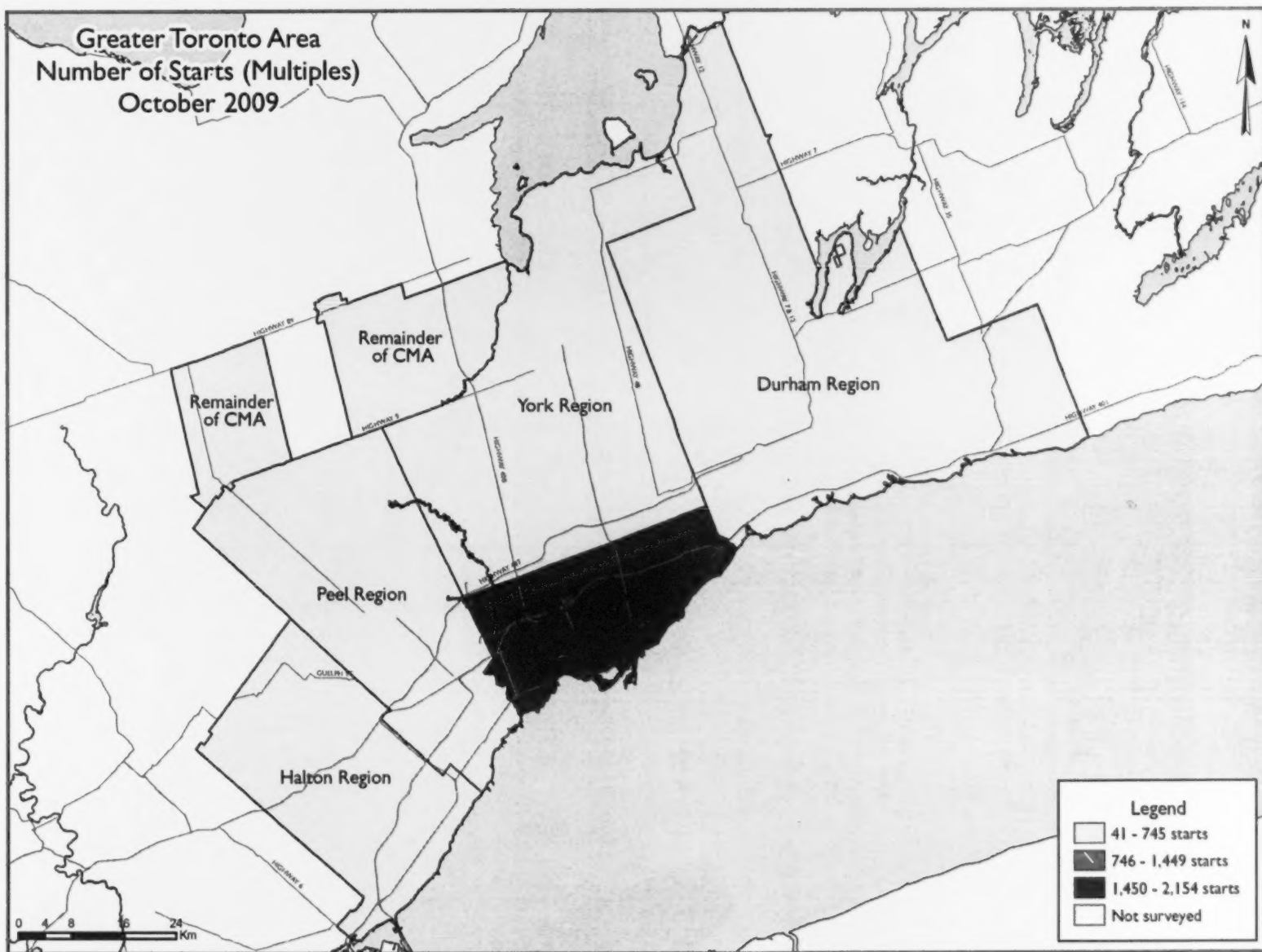
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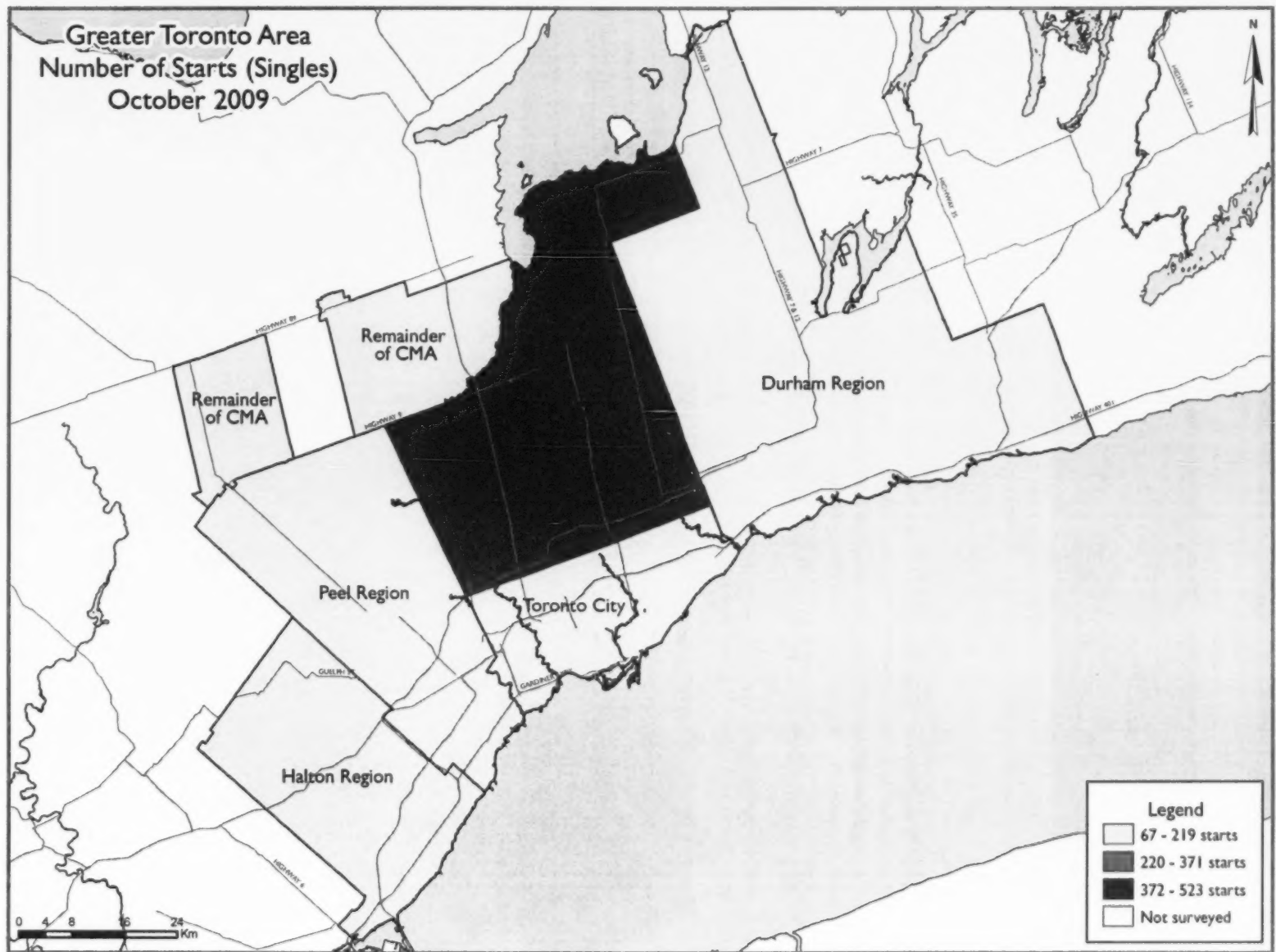
both condominium and rental – have led the increase in recent months. Rental apartment starts this year are nearly twice the level reached

in 2008. On the condominium side, improving economic and credit market conditions are beginning to help larger projects get off the ground.

Strong sales levels in the new home market over the past few months will add momentum to housing starts in the GTA going forward.

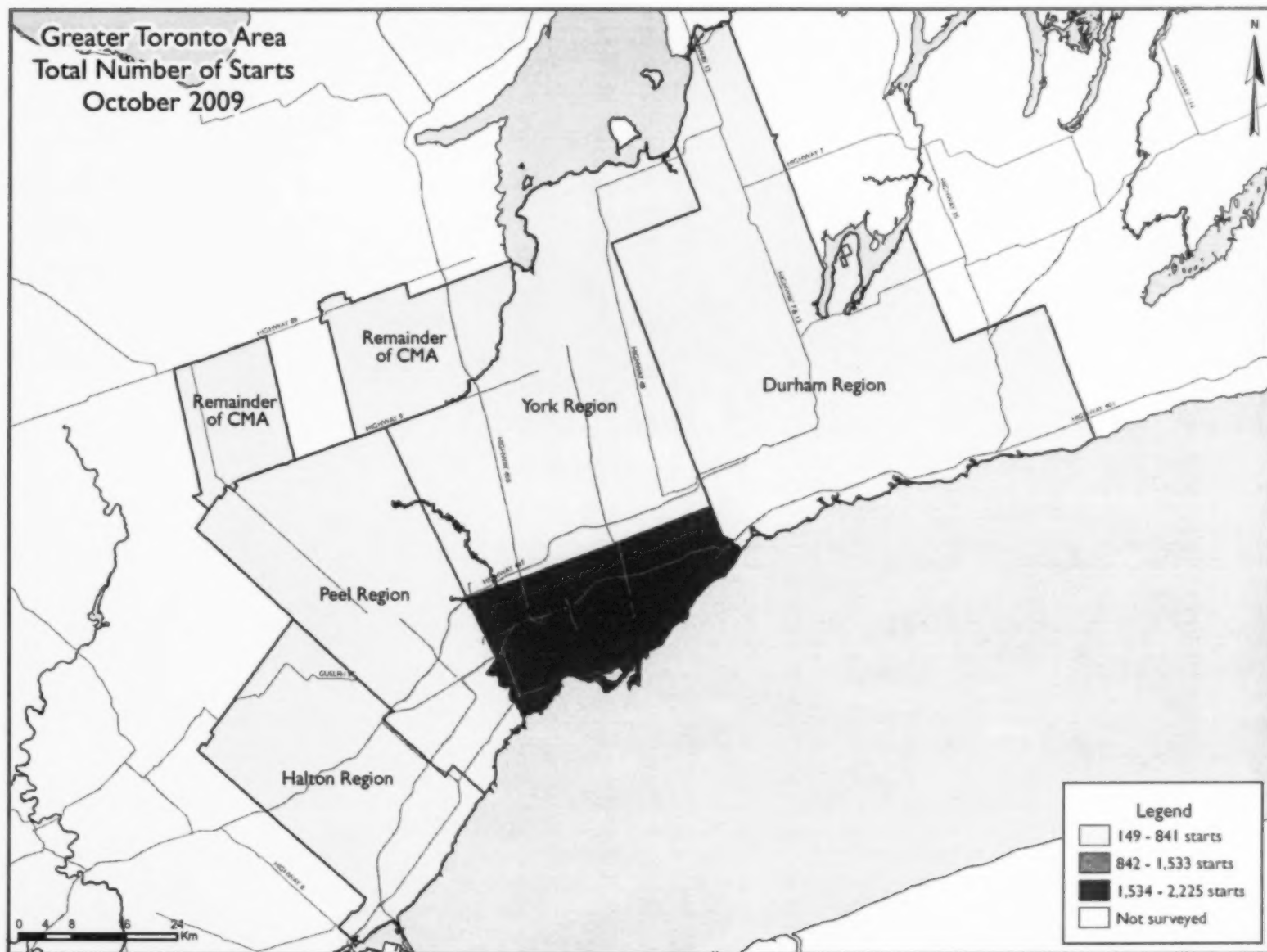


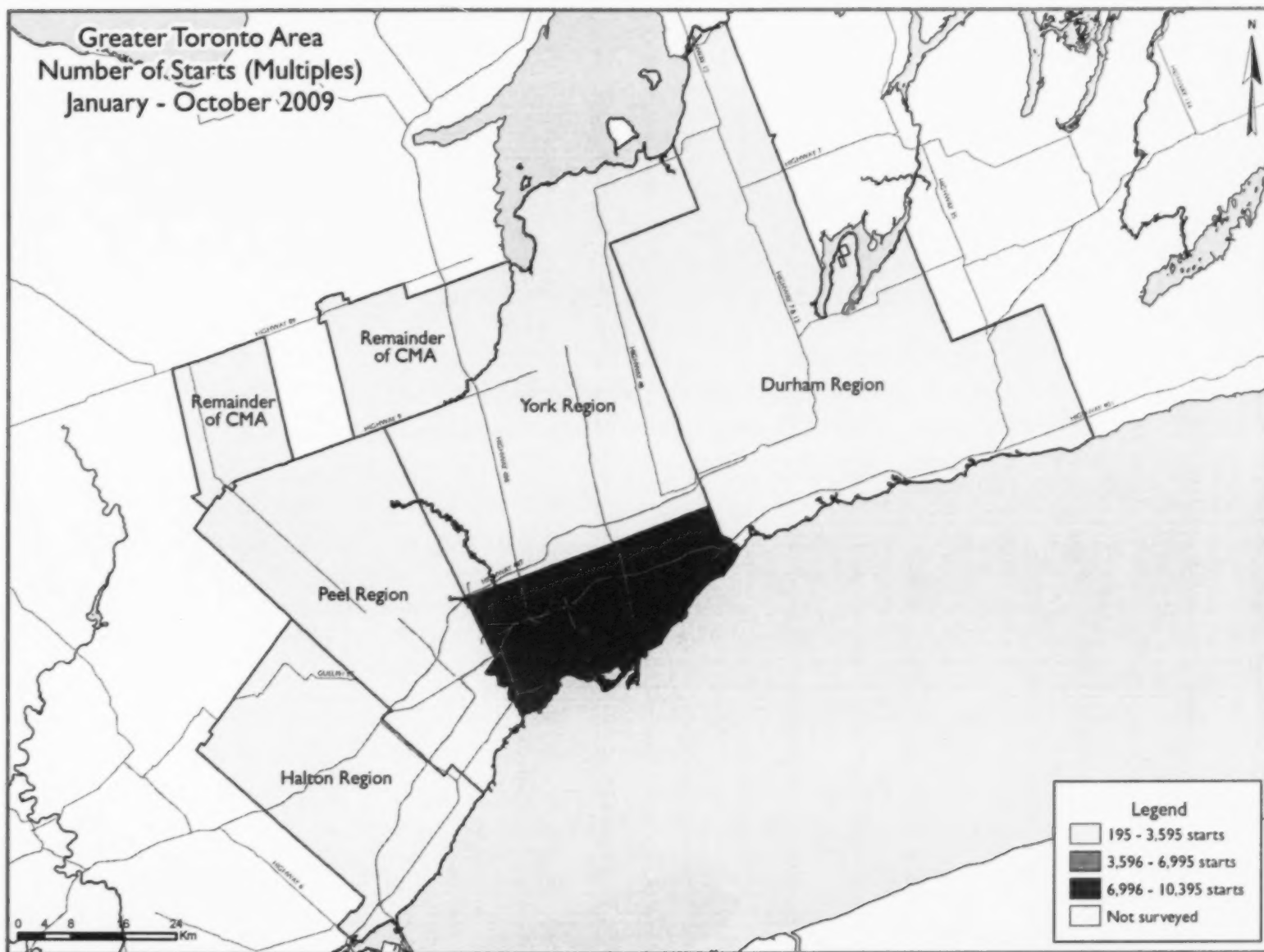
Greater Toronto Area  
Number of Starts (Singles)  
October 2009

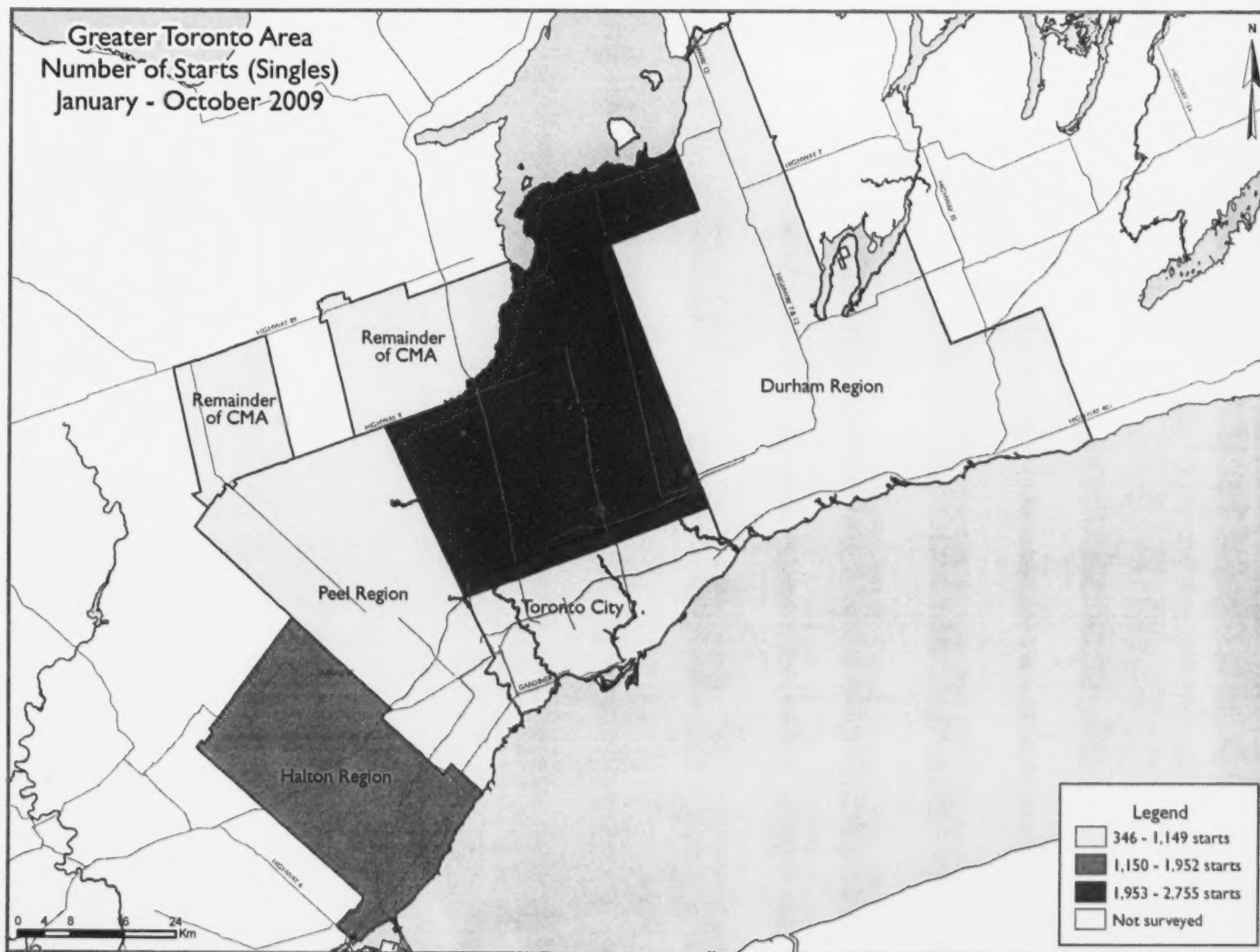


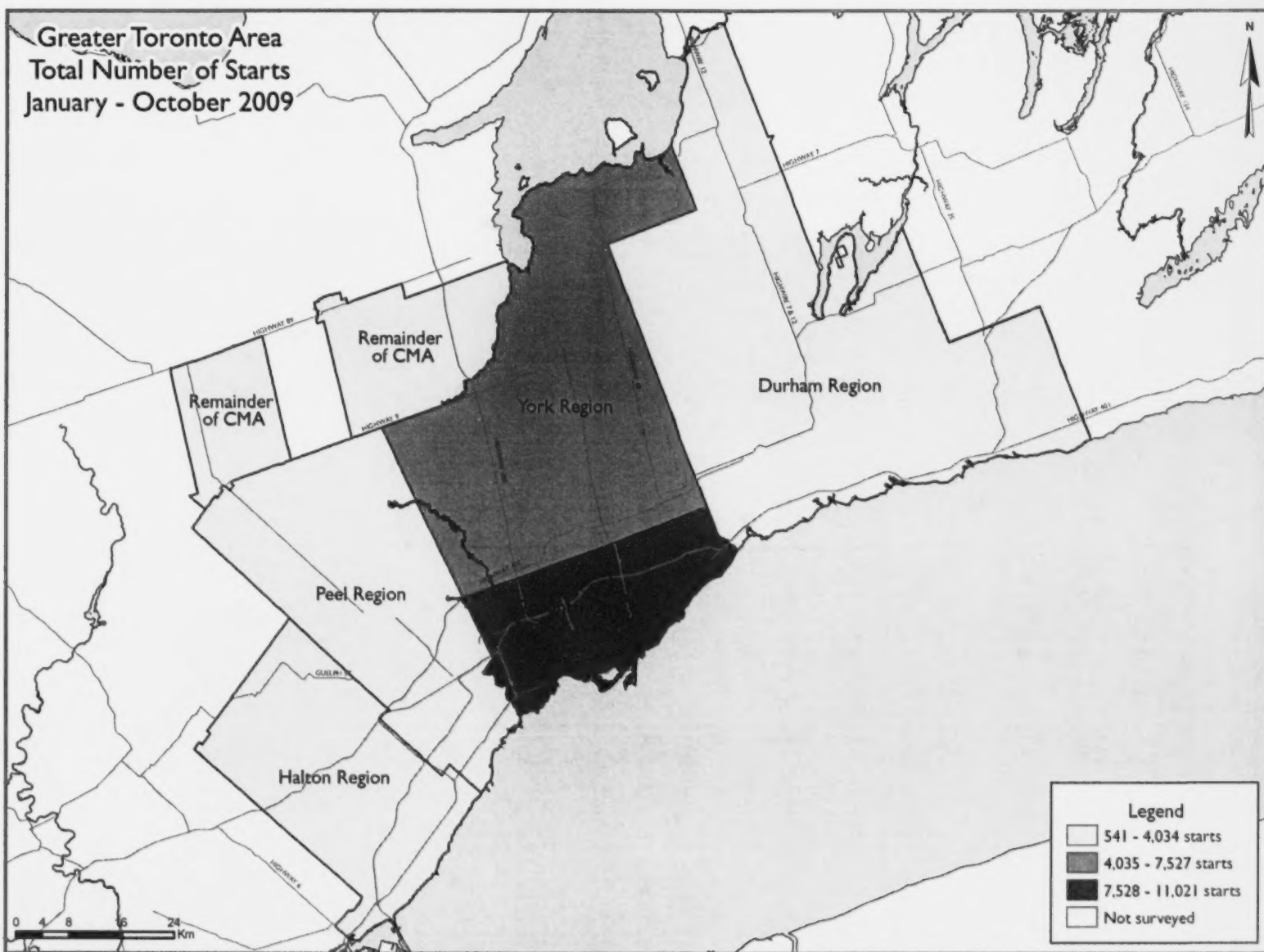


Greater Toronto Area  
Total Number of Starts  
October 2009









<b>ZONE DESCRIPTIONS - TORONTO CMA</b>	
<b>Toronto City</b>	Toronto, East York, Etobicoke, North York, Scarborough, York
<b>York Region</b>	Aurora, East Gwillimbury, Georgina Township, King Township, Markham, Newmarket, Richmond Hill, Vaughan, Whitchurch-Stouffville
<b>Peel Region</b>	Brampton, Caledon, Mississauga
<b>Halton Region</b>	Burlington, Halton Hills, Milton, Oakville
<b>Durham Region</b>	Ajax, Brock, Clarington, Oshawa, Pickering, Scugog, Uxbridge, Whitby
<b>Remainder of CMA</b>	Bradford / West Gwillimbury, Town of Mono, New Tecumseth, Orangeville

## HOUSING NOW REPORT TABLES

### Available in ALL reports:

- 1 Housing Activity Summary of CMA
- 2 Starts by Submarket and by Dwelling Type – Current Month or Quarter
- 2.1 Starts by Submarket and by Dwelling Type – Year-to-Date
- 3 Completions by Submarket and by Dwelling Type – Current Month or Quarter
- 3.1 Completions by Submarket and by Dwelling Type – Year-to-Date
- 4 Absorbed Single-Detached Units by Price Range
- 5 MLS® Residential Activity
- 6 Economic Indicators

### Available in SELECTED Reports:

- 1.1 Housing Activity Summary by Submarket
- 1.2 History of Housing Activity (once a year)
- 2.2 Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
- 2.3 Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
- 2.4 Starts by Submarket and by Intended Market – Current Month or Quarter
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- 3.2 Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
- 3.3 Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
- 3.4 Completions by Submarket and by Intended Market – Current Month or Quarter
- 3.5 Completions by Submarket and by Intended Market – Year-to-Date
- 4.1 Average Price (\$) of Absorbed Single-Detached Units

### SYMBOLS

- n/a Not applicable
- \* Totals may not add up due to co-operatives and unknown market types
- \*\* Percent change > 200%
- Nil
- Amount too small to be expressed
- SA Monthly figures are adjusted to remove normal seasonal variation



**Table 1a: Housing Activity Summary of Toronto CMA**  
**October 2009**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
October 2009	1,006	136	284	3	22	1,607	0	519	3,608
October 2008	977	132	245	1	133	2,932	0	0	4,420
% Change	3.0	3.0	16.7	200.0	-83.5	-45.2	n/a	n/a	-18.4
Year-to-date 2009	5,975	1,646	1,670	56	535	10,395	0	1,556	21,863
Year-to-date 2008	9,797	1,826	2,321	49	1,648	19,972	20	1,152	36,785
% Change	-39.0	-9.9	-28.0	14.3	-67.5	-48.0	-100.0	35.1	-40.6
UNDER CONSTRUCTION									
October 2009	5,777	1,378	2,036	75	782	37,001	0	2,648	49,727
October 2008	8,143	1,660	2,694	55	1,430	36,272	20	1,989	52,263
% Change	-29.1	-17.0	-24.4	36.4	-45.3	2.0	-100.0	33.1	-4.9
COMPLETIONS									
October 2009	636	204	233	8	280	132	0	117	1,610
October 2008	1,404	158	324	0	82	561	0	271	2,800
% Change	-54.7	29.1	-28.1	n/a	244	-76.5	n/a	-56.8	-42.5
Year-to-date 2009	7,445	2,096	2,063	65	1,235	9,371	18	567	22,860
Year-to-date 2008	11,567	1,814	2,952	18	964	10,504	0	1,573	29,392
% Change	-35.6	15.5	-30.1	261.1	28.1	-10.8	n/a	-64.0	-22.2
COMPLETED & NOT ABSORBED									
October 2009	452	27	120	5	31	307	26	99	1,067
October 2008	563	53	70	0	22	243	13	119	1,083
% Change	-19.7	-49.1	71.4	n/a	40.9	26.3	100.0	-16.8	-1.5
ABSORBED									
October 2009	679	222	253	8	286	87	0	49	1,584
October 2008	1,375	157	313	0	84	538	0	14	2,481
% Change	-50.6	41.4	-19.2	n/a	244	-83.8	n/a	250	-36.2
Year-to-date 2009	7,614	2,095	2,027	61	1,226	9,357	8	226	22,614
Year-to-date 2008	11,413	1,816	3,064	18	967	10,456	1	1,152	28,887
% Change	-33.3	15.4	-33.8	233.3	26.8	-10.5	800	-80.4	-21.7

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table 1b: Housing Activity Summary of Oshawa CMA**  
**October 2009**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
<b>STARTS</b>									
October 2009	95	0	4	0	12	0	0	0	111
October 2008	137	0	12	0	12	12	0	0	173
% Change	-30.7	n/a	-66.7	n/a	0.0	-100.0	n/a	n/a	-35.8
Year-to-date 2009	584	2	55	0	37	0	3	0	681
Year-to-date 2008	1,375	4	247	0	177	24	0	27	1,854
% Change	-57.5	-50.0	-77.7	n/a	-79.1	-100.0	n/a	-100.0	-63.3
<b>UNDER CONSTRUCTION</b>									
October 2009	592	2	97	0	115	18	3	0	827
October 2008	1,132	4	274	0	204	155	0	0	1,769
% Change	-47.7	-50.0	-64.6	n/a	-43.6	-88.4	n/a	n/a	-53.3
<b>COMPLETIONS</b>									
October 2009	92	0	0	0	5	0	0	0	97
October 2008	150	0	24	0	6	0	0	0	180
% Change	-38.7	n/a	-100.0	n/a	-16.7	n/a	n/a	n/a	-46.1
Year-to-date 2009	951	2	166	0	72	137	0	3	1,331
Year-to-date 2008	1,480	8	152	0	160	108	0	6	1,914
% Change	-35.7	-75.0	9.2	n/a	-55.0	26.9	n/a	-50.0	-30.5
<b>COMPLETED &amp; NOT ABSORBED</b>									
October 2009	11	0	5	0	19	96	0	0	131
October 2008	38	0	21	0	30	143	0	0	232
% Change	-71.1	n/a	-76.2	n/a	-36.7	-32.9	n/a	n/a	-43.5
<b>ABSORBED</b>									
October 2009	101	0	4	0	6	1	0	0	112
October 2008	143	0	19	0	11	0	0	0	173
% Change	-29.4	n/a	-78.9	n/a	-45.5	n/a	n/a	n/a	-35.3
Year-to-date 2009	1,005	2	192	0	95	95	0	3	1,392
Year-to-date 2008	1,478	11	147	0	147	50	0	6	1,839
% Change	-32.0	-81.8	30.6	n/a	-35.4	90.0	n/a	-50.0	-24.3

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table 1c: Housing Activity Summary of Greater Toronto Area**  
**October 2009**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
October 2009	1,073	134	240	0	34	1,607	0	489	3,606
October 2008	1,098	146	257	1	182	3,056	0	0	4,740
% Change	-2.3	-8.2	-6.6	-100.0	-81.3	-47.4	n/a	n/a	-23.9
Year-to-date 2009	6,427	1,654	1,642	0	597	10,485	3	1,890	22,728
Year-to-date 2008	11,164	1,908	2,614	57	2,002	20,362	20	1,175	39,302
% Change	-42.4	-13.3	-37.2	-100.0	-70.2	-48.5	-85.0	60.9	-42.2
UNDER CONSTRUCTION									
October 2009	6,320	1,386	2,063	37	958	37,287	3	2,882	50,966
October 2008	9,419	1,724	3,025	58	1,795	36,892	20	1,989	54,922
% Change	-32.9	-19.6	-31.8	-36.2	-46.6	1.1	-85.0	44.9	-7.2
COMPLETIONS									
October 2009	712	210	212	3	290	282	0	117	1,826
October 2008	1,576	164	351	0	88	561	0	271	3,011
% Change	-54.8	28.0	-39.6	n/a	**	-49.7	n/a	-56.8	-39.4
Year-to-date 2009	8,439	2,104	2,214	36	1,461	9,746	18	570	24,588
Year-to-date 2008	13,017	1,882	3,197	14	1,241	10,580	0	1,569	31,500
% Change	-35.2	11.8	-30.7	157.1	17.7	-7.9	n/a	-63.7	-21.9
COMPLETED & NOT ABSORBED									
October 2009	465	34	125	5	59	418	26	99	1,231
October 2008	613	59	99	0	53	386	13	119	1,342
% Change	-24.1	-42.4	26.3	n/a	11.3	8.3	100.0	-16.8	-8.3
ABSORBED									
October 2009	763	227	236	3	295	234	0	49	1,807
October 2008	1,529	163	335	0	95	538	0	14	2,674
% Change	-50.1	39.3	-29.6	n/a	**	-56.5	n/a	**	-32.4
Year-to-date 2009	8,616	2,112	2,214	32	1,467	9,675	8	229	24,353
Year-to-date 2008	12,811	1,881	3,298	14	1,240	10,498	1	1,188	30,931
% Change	-32.7	12.3	-32.9	128.6	18.3	-7.8	**	-80.7	-21.3

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table 1.1: Housing Activity Summary by Submarket**  
**October 2009**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Toronto City									
October 2009	71	12	18	0	0	1,607	0	488	2,225
October 2008	121	8	15	0	0	1,793	0	0	1,937
York Region									
October 2009	523	48	80	0	0	0	0	0	651
October 2008	484	108	175	1	0	838	0	0	1,606
Peel Region									
October 2009	116	30	49	0	22	0	0	1	218
October 2008	126	6	21	0	0	301	0	0	454
Halton Region									
October 2009	210	38	70	0	0	0	0	0	318
October 2008	195	24	34	0	170	112	0	0	535
Durham Region									
October 2009	153	6	23	0	12	0	0	0	194
October 2008	172	0	12	0	12	12	0	0	208
Toronto CMA									
October 2009	1,006	136	286	3	22	1,607	0	519	3,608
October 2008	977	132	245	1	133	2,932	0	0	4,420
Oshawa CMA									
October 2009	95	0	4	0	12	0	0	0	111
October 2008	137	0	12	0	12	12	0	0	173
Greater Toronto Area									
October 2009	1,073	134	240	0	34	1,607	0	489	3,606
October 2008	1,098	146	257	1	182	3,056	0	0	4,740

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table 1.1: Housing Activity Summary by Submarket**  
**October 2009**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
UNDER CONSTRUCTION									
Toronto City									
October 2009	918	202	581	0	53	28,856	0	2,067	32,706
October 2008	1,227	404	901	0	134	28,328	0	1,254	32,248
York Region									
October 2009	2,346	512	730	1	97	3,529	0	120	7,336
October 2008	3,047	550	808	2	169	2,990	0	85	7,651
Peel Region									
October 2009	1,222	470	302	35	444	4,317	0	431	7,221
October 2008	2,181	466	332	37	633	4,525	20	650	8,844
Halton Region									
October 2009	842	118	247	0	243	567	0	264	2,281
October 2008	1,351	192	411	8	626	845	0	0	3,433
Durham Region									
October 2009	992	84	203	1	121	18	3	0	1,422
October 2008	1,613	112	573	11	233	204	0	0	2,746
Toronto CMA									
October 2009	5,777	1,378	2,036	75	782	37,001	0	2,648	49,727
October 2008	8,143	1,660	2,694	55	1,430	36,272	20	1,989	52,263
Oshawa CMA									
October 2009	592	2	97	0	115	18	3	0	827
October 2008	1,132	4	274	0	204	155	0	0	1,769
Greater Toronto Area									
October 2009	6,320	1,386	2,063	37	958	37,287	3	2,882	50,966
October 2008	9,419	1,724	3,025	58	1,795	36,892	20	1,989	54,922

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket

October 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
Toronto City									
October 2009	106	4	79	0	0	60	0	117	366
October 2008	91	12	173	0	0	505	0	268	1,049
York Region									
October 2009	172	28	83	0	0	0	0	0	283
October 2008	557	62	39	0	7	0	0	3	668
Peel Region									
October 2009	124	144	23	3	270	72	0	0	636
October 2008	333	44	39	0	40	0	0	0	456
Halton Region									
October 2009	194	30	27	0	15	150	0	0	416
October 2008	389	44	73	0	35	56	0	0	597
Durham Region									
October 2009	116	4	0	0	5	0	0	0	125
October 2008	206	2	27	0	6	0	0	0	241
Toronto CMA									
October 2009	636	204	233	8	280	132	0	117	1,610
October 2008	1,404	158	324	0	82	561	0	271	2,800
Oshawa CMA									
October 2009	92	0	0	0	5	0	0	0	97
October 2008	150	0	24	0	6	0	0	0	180
Greater Toronto Area									
October 2009	712	210	212	3	290	282	0	117	1,826
October 2008	1,576	164	351	0	88	561	0	271	3,011

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)



**Table 1.1: Housing Activity Summary by Submarket  
October 2009**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
Toronto City									
October 2009	76	5	84	0	6	158	11	72	412
October 2008	118	25	27	0	2	169	13	4	358
York Region									
October 2009	10	0	12	0	18	123	0	0	163
October 2008	25	1	11	0	11	74	0	0	122
Peel Region									
October 2009	337	22	6	5	5	18	15	27	435
October 2008	366	24	2	0	3	0	0	115	510
Halton Region									
October 2009	25	7	8	0	11	23	0	0	74
October 2008	63	9	10	0	7	0	0	0	89
Durham Region									
October 2009	17	0	15	0	19	96	0	0	147
October 2008	41	0	49	0	30	143	0	0	263
Toronto CMA									
October 2009	452	27	120	5	31	307	26	99	1,067
October 2008	563	53	70	0	22	243	13	119	1,083
Oshawa CMA									
October 2009	11	0	5	0	19	96	0	0	131
October 2008	38	0	21	0	30	143	0	0	232
Greater Toronto Area									
October 2009	465	34	125	5	59	418	26	99	1,231
October 2008	613	59	99	0	53	386	13	119	1,342

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table 1.1: Housing Activity Summary by Submarket**  
**October 2009**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
Toronto City									
October 2009	130	15	95	0	0	26	0	49	315
October 2008	83	9	157	0	0	475	0	11	735
York Region									
October 2009	171	28	85	0	0	0	0	0	284
October 2008	556	62	41	0	8	7	0	3	677
Peel Region									
October 2009	133	149	24	3	276	61	0	0	646
October 2008	331	43	39	0	41	0	0	0	454
Halton Region									
October 2009	202	29	27	0	13	146	0	0	417
October 2008	361	45	74	0	35	56	0	0	571
Durham Region									
October 2009	127	6	5	0	6	1	0	0	145
October 2008	198	4	24	0	11	0	0	0	237
Toronto CMA									
October 2009	679	222	253	8	286	87	0	49	1,584
October 2008	1,375	157	313	0	84	538	0	14	2,481
Oshawa CMA									
October 2009	101	0	4	0	6	1	0	0	112
October 2008	143	0	19	0	11	0	0	0	173
Greater Toronto Area									
October 2009	763	227	236	3	295	234	0	49	1,807
October 2008	1,529	163	335	0	95	538	0	14	2,674

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table 1.2a: History of Housing Starts of Toronto CMA**  
**1999 - 2008**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
2008	11,239	2,352	2,772	69	1,845	22,244	20	1,671	42,212
% Change	-23.8	-16.6	-37.0	146.4	48.1	136.7	**	154.3	26.8
2007	14,741	2,820	4,401	28	1,246	9,396	4	657	33,293
% Change	4.8	1.0	14.0	-41.7	-11.7	-29.6	-50.0	-57.6	-10.2
2006	14,072	2,792	3,860	48	1,411	13,338	8	1,551	37,080
% Change	-10.6	-16.2	-17.7	-5.9	-19.4	-7.2	-93.3	1.4	-10.9
2005	15,746	3,333	4,690	51	1,751	14,376	119	1,530	41,596
% Change	-17.0	-5.2	7.5	-47.4	18.7	15.5	133.3	28.9	-1.2
2004	18,979	3,514	4,362	97	1,475	12,450	51	1,187	42,115
% Change	-3.1	-26.5	-1.4	136.6	29.3	-6.3	-67.3	-35.0	-7.4
2003	19,585	4,782	4,422	41	1,141	13,291	156	1,825	45,475
% Change	-11.2	-8.1	4.4	-35.9	-29.4	46.4	-49.2	51.6	3.8
2002	22,049	5,206	4,235	64	1,616	9,081	307	1,204	43,805
% Change	31.3	-6.7	27.7	28.0	8.2	-28.7	56.6	58.4	6.8
2001	16,793	5,582	3,317	50	1,494	12,738	196	760	41,017
% Change	-1.6	0.3	-27.8	-2.0	5.1	27.6	36.1	**	5.2
2000	17,068	5,564	4,595	51	1,422	9,981	144	133	38,982
% Change	10.0	13.0	26.4	**	-31.4	20.7	125.0	-66.0	11.7
1999	15,519	4,923	3,635	13	2,074	8,270	64	391	34,904

Source: CMHC (Starts and Completions Survey)

**Table 1.2b: History of Housing Starts of Oshawa CMA**  
**1999 - 2008**

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2008	1,500	4	255	0	177	24	0	27	1,987
% Change	-14.1	-71.4	38.6	n/a	6.0	-81.7	n/a	-81.5	-16.8
2007	1,747	14	184	0	167	131	0	146	2,389
% Change	-17.1	-22.2	-29.0	n/a	35.8	-73.0	-100.0	n/a	-20.2
2006	2,108	18	259	0	123	486	1	0	2,995
% Change	-8.4	80.0	5.3	n/a	**	54.8	-97.3	-100.0	2.1
2005	2,301	10	246	0	22	314	37	4	2,934
% Change	-2.3	-85.3	-49.9	n/a	-21.4	49.5	n/a	n/a	-6.9
2004	2,356	68	491	0	28	210	0	0	3,153
% Change	-23.4	-60.5	-10.6	n/a	n/a	191.7	n/a	-100.0	-19.3
2003	3,074	172	549	0	0	72	0	40	3,907
% Change	4.0	83.0	86.1	n/a	-100.0	-20.0	-100.0	n/a	11.9
2002	2,955	94	295	0	40	90	16	0	3,490
% Change	45.0	34.3	-31.6	n/a	n/a	n/a	-27.3	n/a	36.3
2001	2,038	70	431	0	0	0	22	0	2,561
% Change	-5.3	-18.6	5.4	n/a	-100.0	n/a	n/a	-100.0	-10.9
2000	2,152	86	409	0	99	0	0	128	2,874
% Change	0.1	**	123.5	n/a	15.1	n/a	-100.0	n/a	16.7
1999	2,150	6	183	0	86	0	38	0	2,463

Source: CMHC (Starts and Completions Survey)

**Table 1.2c: History of Housing Starts in the Greater Toronto Area  
1999 - 2008**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
2008	12,633	2,436	3,030	73	2,231	22,585	20	1,694	44,702
% Change	-24.0	-15.7	-35.2	**	39.0	134.9	**	111.0	23.4
2007	16,621	2,890	4,674	18	1,605	9,615	4	803	36,230
% Change	2.1	-0.1	9.0	50.0	-4.1	-30.4	-76.5	-50.6	-10.8
2006	16,277	2,894	4,288	12	1,673	13,824	17	1,626	40,611
% Change	-11.5	-14.5	-15.2	-65.7	-16.0	-6.6	-90.0	-3.9	-10.8
2005	18,400	3,385	5,059	35	1,992	14,800	170	1,692	45,533
% Change	-14.7	-7.4	-0.3	-12.5	23.9	13.5	120.8	27.9	-1.9
2004	21,570	3,656	5,074	40	1,608	13,041	77	1,323	46,393
% Change	-5.3	-27.1	-3.5	**	14.0	-3.3	-50.6	-29.1	-7.6
2003	22,770	5,016	5,259	1	1,411	13,482	156	1,865	50,207
% Change	-9.9	-6.1	7.1	-96.3	-28.4	47.1	-52.1	54.9	4.0
2002	25,277	5,342	4,911	27	1,970	9,168	326	1,204	48,274
% Change	32.2	-6.6	26.3	17.4	18.7	-30.2	48.2	58.4	8.2
2001	19,120	5,722	3,889	23	1,659	13,141	220	760	44,620
% Change	-1.6	-0.2	-24.5	109.1	-0.3	30.0	52.8	191.2	4.9
2000	19,434	5,736	5,150	11	1,664	10,108	144	261	42,532
% Change	10.7	13.8	30.7	n/a	-29.2	10.8	34.6	-33.2	10.4
1999	17,563	5,039	3,940	0	2,349	9,119	107	391	38,523

Source: CMHC (Starts and Completions Survey)

**Table 2: Starts by Submarket and by Dwelling Type**  
**October 2009**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Oct 2009	Oct 2008	Oct 2009	Oct 2008	Oct 2009	Oct 2008	Oct 2009	Oct 2008	Oct 2009	Oct 2008	% Change
<b>Toronto City</b>	71	121	12	8	14	15	2,128	1,793	2,225	1,937	14.9
Toronto	12	16	4	8	3	0	438	1,793	457	1,817	-74.8
East York	4	5	0	0	0	0	0	0	4	5	-20.0
Etobicoke	12	13	2	0	0	0	0	0	14	13	7.7
North York	33	68	0	0	11	6	1,686	0	1,730	74	**
Scarborough	8	18	0	0	0	0	0	0	8	18	-55.6
York	2	1	6	0	0	9	4	0	12	10	20.0
<b>York Region</b>	523	485	48	100	80	175	0	838	651	1,606	-59.5
Aurora	12	42	4	0	0	0	0	0	16	42	-61.9
East Gwillimbury	3	4	0	2	0	42	0	0	3	48	-93.8
Georgina Township	5	8	0	0	0	0	0	0	5	8	-37.5
King Township	10	2	0	0	0	0	0	0	10	2	**
Markham	53	156	0	44	51	13	0	450	104	663	-84.3
Newmarket	32	58	0	0	0	0	0	0	32	58	-44.8
Richmond Hill	63	11	32	0	29	0	0	352	124	363	-65.8
Vaughan	298	157	10	18	0	54	0	36	308	265	16.2
Whitchurch-Stouffville	47	47	2	44	0	66	0	0	49	157	-68.8
<b>Peel Region</b>	116	126	30	6	71	21	1	301	218	454	-52.0
Brampton	76	108	2	2	65	6	0	301	143	417	-65.7
Caledon	10	4	0	0	0	0	1	0	11	4	175.0
Mississauga	30	14	28	4	6	15	0	0	64	33	93.9
<b>Halton Region</b>	210	195	38	24	70	204	0	112	318	535	-40.6
Burlington	36	49	0	14	0	37	0	112	36	212	-83.0
Halton Hills	10	4	0	0	0	0	0	0	10	4	150.0
Milton	98	83	38	10	0	167	0	0	136	260	-47.7
Oakville	66	59	0	0	70	0	0	0	136	59	130.5
<b>Durham Region</b>	153	172	6	0	35	24	0	12	194	208	-6.7
Ajax	47	28	6	0	19	0	0	0	72	28	157.1
Brock	0	0	0	0	0	0	0	0	0	0	n/a
Clarington	36	70	0	0	4	0	0	12	40	82	-51.2
Oshawa	17	56	0	0	12	12	0	0	29	68	-57.4
Pickering	6	5	0	0	0	0	0	0	6	5	20.0
Scugog	0	1	0	0	0	0	0	0	0	1	-100.0
Uxbridge	5	1	0	0	0	0	0	0	5	1	**
Whitby	42	11	0	0	0	12	0	0	42	23	82.6
<b>Remainder of Toronto CMA</b>	67	66	2	0	50	0	30	0	149	66	125.8
Bradford West Gwillimbury	60	64	0	0	46	0	0	0	106	64	65.6
Town of Mono	2	0	0	0	0	0	0	0	2	0	n/a
New Tecumseth	5	1	0	0	0	0	0	0	5	1	**
Orangeville	0	1	2	0	4	0	30	0	36	1	**
<b>Toronto CMA</b>	1,009	978	136	132	304	378	2,159	2,932	3,608	4,420	-18.4
<b>Oshawa CMA</b>	95	137	0	0	16	24	0	12	111	173	-35.8
<b>Greater Toronto Area (GTA)</b>	1,073	1,099	134	146	270	439	2,129	3,056	3,606	4,740	-23.9

Source: CMHC (Starts and Completions Survey)



**Table 2.1: Starts by Submarket and by Dwelling Type**  
**January - October 2009**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
<b>Toronto City</b>	626	828	194	326	394	673	9,807	15,780	11,021	17,607	-37.4
Toronto	78	135	10	56	205	112	3,602	13,210	3,895	13,513	-71.2
East York	31	47	2	0	0	20	0	198	33	265	-87.5
Etobicoke	78	148	8	8	0	86	913	127	999	369	170.7
North York	238	367	94	44	60	60	3,662	1,695	4,054	2,166	87.2
Scarborough	191	110	72	212	129	349	1,626	550	2,018	1,221	65.3
York	9	21	8	6	0	28	4	0	21	55	-61.8
<b>York Region</b>	2,755	4,190	534	666	652	824	854	1,851	4,795	7,531	-36.3
Aurora	190	273	60	0	0	17	153	0	403	290	39.0
East Gwillimbury	12	32	6	54	37	48	0	0	55	134	-59.0
Georgina Township	43	111	0	0	19	0	0	0	62	111	-44.1
King Township	22	17	12	0	0	0	0	0	34	17	100.0
Markham	396	1,450	112	354	217	229	138	890	863	2,923	-70.5
Newmarket	301	291	12	20	98	46	0	0	411	357	15.1
Richmond Hill	302	220	72	14	110	29	0	573	484	836	-42.1
Vaughan	1,125	1,362	226	138	107	211	563	388	2,021	2,099	-3.7
Whitchurch-Stouffville	364	434	34	86	64	244	0	0	462	764	-39.5
<b>Peel Region</b>	803	1,831	640	418	500	1,117	1,293	3,188	3,236	6,554	-50.6
Brampton	601	1,202	122	380	142	298	30	1,475	895	3,355	-73.3
Caledon	29	62	2	8	0	0	1	72	32	142	-77.5
Mississauga	173	567	516	30	358	819	1,262	1,641	2,309	3,057	-24.5
<b>Halton Region</b>	1,258	2,487	218	430	500	1,269	354	630	2,330	4,816	-51.6
Burlington	116	487	54	98	51	225	354	374	575	1,184	-51.4
Halton Hills	41	79	0	0	32	0	0	0	73	79	-7.6
Milton	882	1,233	164	306	237	846	0	127	1,283	2,512	-48.9
Oakville	219	688	0	26	180	198	0	129	399	1,041	-61.7
<b>Durham Region</b>	986	1,885	72	80	188	729	100	100	1,346	2,794	-51.8
Ajax	305	321	70	76	68	130	0	0	443	527	-15.9
Brock	31	13	0	0	8	0	0	0	39	13	200.0
Clarington	235	436	0	2	4	25	0	24	239	487	-50.9
Oshawa	179	452	2	2	59	149	0	27	240	630	-61.9
Pickering	37	62	0	0	6	165	0	0	43	227	-81.1
Scugog	11	27	0	0	0	0	100	49	111	76	46.1
Uxbridge	18	87	0	0	11	10	0	0	29	97	-70.1
Whitby	170	487	0	0	32	250	0	0	202	737	-72.6
<b>Remainder of Toronto CMA</b>	346	527	54	16	111	6	30	61	541	610	-11.3
Bradford West Gwillimbury	164	278	26	6	79	0	0	0	269	284	-5.3
Town of Mono	54	34	0	0	0	0	0	0	54	34	58.8
New Tecumseth	113	162	10	10	11	6	0	4	134	182	-26.4
Orangeville	15	53	18	0	21	0	30	57	84	110	-23.6
<b>Toronto CMA</b>	6,032	9,846	1,656	1,834	2,191	3,969	11,984	21,136	21,863	36,785	-40.6
<b>Oshawa CMA</b>	584	1,375	2	4	95	424	0	51	681	1,854	-63.3
<b>Greater Toronto Area (GTA)</b>	6,428	11,221	1,658	1,920	2,234	4,612	12,408	21,549	22,728	39,302	-42.2

Source: CMHC (Starts and Completions Survey)

**Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market**  
**October 2009**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Oct 2009	Oct 2008	Oct 2009	Oct 2008	Oct 2009	Oct 2008	Oct 2009	Oct 2008
<b>Toronto City</b>	14	15	0	0	1,611	1,793	488	0
Toronto	3	0	0	0	253	1,793	156	0
East York	0	0	0	0	0	0	0	0
Etobicoke	0	0	0	0	0	0	0	0
North York	11	6	0	0	1,354	0	332	0
Scarborough	0	0	0	0	0	0	0	0
York	0	9	0	0	4	0	0	0
<b>York Region</b>	80	175	0	0	0	838	0	0
Aurora	0	0	0	0	0	0	0	0
East Gwillimbury	0	42	0	0	0	0	0	0
Georgina Township	0	0	0	0	0	0	0	0
King Township	0	0	0	0	0	0	0	0
Markham	51	13	0	0	0	450	0	0
Newmarket	0	0	0	0	0	0	0	0
Richmond Hill	29	0	0	0	0	352	0	0
Vaughan	0	54	0	0	0	36	0	0
Whitchurch-Stouffville	0	66	0	0	0	0	0	0
<b>Peel Region</b>	71	21	0	0	0	301	1	0
Brampton	65	6	0	0	0	301	0	0
Caledon	0	0	0	0	0	0	1	0
Mississauga	6	15	0	0	0	0	0	0
<b>Halton Region</b>	70	204	0	0	0	112	0	0
Burlington	0	37	0	0	0	112	0	0
Halton Hills	0	0	0	0	0	0	0	0
Milton	0	167	0	0	0	0	0	0
Oakville	70	0	0	0	0	0	0	0
<b>Durham Region</b>	35	24	0	0	0	12	0	0
Ajax	19	0	0	0	0	0	0	0
Brock	0	0	0	0	0	0	0	0
Clarington	4	0	0	0	0	12	0	0
Oshawa	12	12	0	0	0	0	0	0
Pickering	0	0	0	0	0	0	0	0
Scugog	0	0	0	0	0	0	0	0
Uxbridge	0	0	0	0	0	0	0	0
Whitby	0	12	0	0	0	0	0	0
<b>Remainder of Toronto CMA</b>	50	0	0	0	0	0	30	0
Bradford West Gwillimbury	46	0	0	0	0	0	0	0
Town of Mono	0	0	0	0	0	0	0	0
New Tecumseth	0	0	0	0	0	0	0	0
Orangeville	4	0	0	0	0	0	30	0
<b>Toronto CMA</b>	304	378	0	0	1,611	2,932	519	0
<b>Oshawa CMA</b>	16	24	0	0	0	12	0	0
<b>Greater Toronto Area (GTA)</b>	270	439	0	0	1,611	3,056	489	0

Source: CMHC (Starts and Completions Survey)

**Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market**  
**January - October 2009**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
<b>Toronto City</b>	394	673	0	0	8,421	15,104	1,357	676
Toronto	205	112	0	0	2,648	12,534	925	676
East York	0	20	0	0	0	198	0	0
Etobicoke	0	86	0	0	913	127	0	0
North York	60	60	0	0	3,230	1,695	432	0
Scarborough	129	349	0	0	1,626	550	0	0
York	0	28	0	0	4	0	0	0
<b>York Region</b>	652	824	0	0	716	1,801	138	50
Aurora	0	17	0	0	153	0	0	0
East Gwillimbury	37	48	0	0	0	0	0	0
Georgina Township	19	0	0	0	0	0	0	0
King Township	0	0	0	0	0	0	0	0
Markham	217	229	0	0	0	840	138	50
Newmarket	98	46	0	0	0	0	0	0
Richmond Hill	110	29	0	0	0	573	0	0
Vaughan	107	211	0	0	563	388	0	0
Whitchurch-Stouffville	64	244	0	0	0	0	0	0
<b>Peel Region</b>	500	1,097	0	20	1,262	2,766	31	422
Brampton	142	278	0	20	0	1,053	30	422
Caledon	0	0	0	0	0	72	1	0
Mississauga	358	819	0	0	1,262	1,641	0	0
<b>Halton Region</b>	500	1,269	0	0	90	630	264	0
Burlington	51	225	0	0	90	374	264	0
Halton Hills	32	0	0	0	0	0	0	0
Milton	237	846	0	0	0	127	0	0
Oakville	180	198	0	0	0	129	0	0
<b>Durham Region</b>	185	729	3	0	0	73	100	27
Ajax	68	130	0	0	0	0	0	0
Brock	8	0	0	0	0	0	0	0
Clarington	4	25	0	0	0	24	0	0
Oshawa	56	149	3	0	0	0	0	27
Pickering	6	165	0	0	0	0	0	0
Scugog	0	0	0	0	0	49	100	0
Uxbridge	11	10	0	0	0	0	0	0
Whitby	32	250	0	0	0	0	0	0
<b>Remainder of Toronto CMA</b>	111	6	0	0	0	57	30	4
Bradford West Gwillimbury	79	0	0	0	0	0	0	0
Town of Mono	0	0	0	0	0	0	0	0
New Tecumseth	11	6	0	0	0	0	0	4
Orangeville	21	0	0	0	0	57	30	0
<b>Toronto CMA</b>	2,191	3,949	0	20	10,399	19,984	1,556	1,152
<b>Oshawa CMA</b>	92	424	3	0	0	24	0	27
<b>Greater Toronto Area (GTA)</b>	2,231	4,592	3	20	10,489	20,374	1,890	1,175

Source: CMHC (Starts and Completions Survey)

**Table 2.4: Starts by Submarket and by Intended Market**  
**October 2009**

Submarket	Freehold		Condominium		Rental		Total*	
	Oct 2009	Oct 2008	Oct 2009	Oct 2008	Oct 2009	Oct 2008	Oct 2009	Oct 2008
<b>Toronto City</b>	101	144	1,607	1,793	488	0	2,225	1,937
Toronto	23	24	249	1,793	156	0	457	1,817
East York	4	5	0	0	0	0	4	5
Etobicoke	14	13	0	0	0	0	14	13
North York	44	74	1,354	0	332	0	1,730	74
Scarborough	8	18	0	0	0	0	8	18
York	8	10	4	0	0	0	12	10
<b>York Region</b>	651	767	0	839	0	0	651	1,606
Aurora	16	41	0	1	0	0	16	42
East Gwillimbury	3	48	0	0	0	0	3	48
Georgina Township	5	8	0	0	0	0	5	8
King Township	10	2	0	0	0	0	10	2
Markham	104	213	0	450	0	0	104	663
Newmarket	32	58	0	0	0	0	32	58
Richmond Hill	124	11	0	352	0	0	124	363
Vaughan	308	229	0	36	0	0	308	265
Whitchurch-Stouffville	49	157	0	0	0	0	49	157
<b>Peel Region</b>	195	153	22	301	1	0	218	454
Brampton	127	116	16	301	0	0	143	417
Caledon	10	4	0	0	1	0	11	4
Mississauga	58	33	6	0	0	0	64	33
<b>Halton Region</b>	318	253	0	282	0	0	318	535
Burlington	36	63	0	149	0	0	36	212
Halton Hills	10	4	0	0	0	0	10	4
Milton	136	127	0	133	0	0	136	260
Oakville	136	59	0	0	0	0	136	59
<b>Durham Region</b>	182	184	12	24	0	0	194	208
Ajax	72	28	0	0	0	0	72	28
Brock	0	0	0	0	0	0	0	0
Clarington	40	70	0	12	0	0	40	82
Oshawa	17	56	12	12	0	0	29	68
Pickering	6	5	0	0	0	0	6	5
Scugog	0	1	0	0	0	0	0	1
Uxbridge	5	1	0	0	0	0	5	1
Whitby	42	23	0	0	0	0	42	23
<b>Remainder of Toronto CMA</b>	116	66	3	0	30	0	149	66
Bradford West Gwillimbury	106	64	0	0	0	0	106	64
Town of Mono	0	0	2	0	0	0	2	0
New Tecumseth	4	1	1	0	0	0	5	1
Orangeville	6	1	0	0	30	0	36	1
<b>Toronto CMA</b>	1,428	1,354	1,632	3,066	519	0	3,608	4,420
<b>Oshawa CMA</b>	99	149	12	24	0	0	111	173
<b>Greater Toronto Area (GTA)</b>	1,447	1,501	1,641	3,239	489	0	3,606	4,740

Source: CMHC (Starts and Completions Survey)

**Table 2.5: Starts by Submarket and by Intended Market**  
**January - October 2009**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
<b>Toronto City</b>	1,202	1,760	8,433	15,171	1,357	676	11,021	17,607
Toronto	297	274	2,644	12,563	925	676	3,895	13,513
East York	33	67	0	198	0	0	33	265
Etobicoke	86	242	913	127	0	0	999	369
North York	392	471	3,230	1,695	432	0	4,054	2,166
Scarborough	376	633	1,642	588	0	0	2,018	1,221
York	17	55	4	0	0	0	21	55
<b>York Region</b>	3,912	5,592	744	1,889	138	50	4,795	7,531
Aurora	250	289	153	1	0	0	403	290
East Gwillimbury	55	134	0	0	0	0	55	134
Georgina Township	61	111	0	0	0	0	62	111
King Township	34	17	0	0	0	0	34	17
Markham	725	2,022	0	851	138	50	863	2,923
Newmarket	411	357	0	0	0	0	411	357
Richmond Hill	472	263	12	573	0	0	484	836
Vaughan	1,454	1,642	567	457	0	0	2,021	2,099
Whitchurch-Stouffville	450	757	12	7	0	0	462	764
<b>Peel Region</b>	1,699	2,605	1,506	3,507	31	442	3,236	6,554
Brampton	849	1,675	16	1,238	30	442	895	3,355
Caledon	31	64	0	78	1	0	32	142
Mississauga	819	866	1,490	2,191	0	0	2,309	3,057
<b>Halton Region</b>	1,704	3,241	362	1,575	264	0	2,330	4,816
Burlington	186	619	125	565	264	0	575	1,184
Halton Hills	73	79	0	0	0	0	73	79
Milton	1,081	1,722	202	790	0	0	1,283	2,512
Oakville	364	821	35	220	0	0	399	1,041
<b>Durham Region</b>	1,206	2,488	37	279	103	27	1,346	2,794
Ajax	443	527	0	0	0	0	443	527
Brock	39	13	0	0	0	0	39	13
Clarington	239	463	0	24	0	0	239	487
Oshawa	217	553	20	50	3	27	240	630
Pickering	43	209	0	18	0	0	43	227
Scugog	11	27	0	49	100	0	111	76
Uxbridge	29	86	0	11	0	0	29	97
Whitby	185	610	17	127	0	0	202	737
<b>Remainder of Toronto CMA</b>	445	543	66	63	30	4	541	610
Bradford West Gwillimbury	269	284	0	0	0	0	269	284
Town of Mono	29	34	25	0	0	0	54	34
New Tecumseth	93	172	41	6	0	4	134	182
Orangeville	54	53	0	57	30	0	84	110
<b>Toronto CMA</b>	9,291	13,944	10,986	21,669	1,556	1,172	21,863	36,785
<b>Oshawa CMA</b>	641	1,626	37	201	3	27	681	1,854
<b>Greater Toronto Area (GTA)</b>	9,723	15,686	11,082	22,421	1,893	1,195	22,728	39,302

Source: CMHC (Starts and Completions Survey)



**Table 3: Completions by Submarket and by Dwelling Type**  
**October 2009**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Oct 2009	Oct 2008	Oct 2009	Oct 2008	Oct 2009	Oct 2008	Oct 2009	Oct 2008	Oct 2009	Oct 2008	% Change
<b>Toronto City</b>	106	91	4	12	79	173	177	773	366	1,049	-65.1
Toronto	18	19	2	12	13	23	177	175	210	229	-8.3
East York	3	4	0	0	0	0	0	0	3	4	-25.0
Etobicoke	25	15	2	0	22	0	0	334	49	349	-86.0
North York	37	36	0	0	6	57	0	0	43	93	-53.8
Scarborough	19	12	0	0	38	85	0	0	57	97	-41.2
York	4	5	0	0	0	8	0	264	4	277	-98.6
<b>York Region</b>	172	557	28	62	83	46	0	3	283	668	-57.6
Aurora	12	37	2	0	0	15	0	0	14	52	-73.1
East Gwillimbury	4	0	2	0	0	18	0	0	6	18	-66.7
Georgina Township	4	23	0	0	0	0	0	0	4	23	-82.6
King Township	0	3	0	0	0	0	0	0	0	3	-100.0
Markham	10	144	4	16	49	6	0	3	63	169	-62.7
Newmarket	19	53	2	12	0	0	0	0	21	65	-67.7
Richmond Hill	20	41	2	8	0	0	0	0	22	49	-55.1
Vaughan	58	186	16	6	0	3	0	0	74	195	-62.1
Whitchurch-Stouffville	45	70	0	20	34	4	0	0	79	94	-16.0
<b>Peel Region</b>	127	333	144	44	293	79	72	0	636	456	39.5
Brampton	79	171	26	44	48	50	0	0	153	265	-42.3
Caledon	8	6	0	0	0	0	72	0	80	6	**
Mississauga	40	156	118	0	245	29	0	0	403	185	117.8
<b>Halton Region</b>	194	389	30	46	42	106	150	56	416	597	-30.3
Burlington	8	65	12	6	5	3	150	0	175	74	136.5
Halton Hills	2	14	0	0	0	22	0	0	2	36	-94.4
Milton	152	206	16	38	23	60	0	56	191	360	-46.9
Oakville	32	104	2	2	14	21	0	0	48	127	-62.2
<b>Durham Region</b>	116	206	4	2	5	33	0	0	125	241	-48.1
Ajax	20	29	4	2	0	3	0	0	24	34	-29.4
Brock	0	1	0	0	0	0	0	0	0	1	-100.0
Clarington	46	36	0	0	0	12	0	0	46	48	-4.2
Oshawa	21	66	0	0	0	6	0	0	21	72	-70.8
Pickering	1	13	0	0	0	0	0	0	1	13	-92.3
Scugog	2	1	0	0	0	0	0	0	2	1	100.0
Uxbridge	1	12	0	0	0	0	0	0	1	12	-91.7
Whitby	25	48	0	0	5	12	0	0	30	60	-50.0
<b>Remainder of Toronto CMA</b>	31	45	6	0	21	0	0	0	58	45	28.9
Bradford West Gwillimbury	13	18	2	0	0	0	0	0	15	18	-16.7
Town of Mono	7	7	0	0	0	0	0	0	7	7	0.0
New Tecumseth	11	13	0	0	21	0	0	0	32	13	146.2
Orangeville	0	7	4	0	0	0	0	0	4	7	-42.9
<b>Toronto CMA</b>	644	1,404	204	160	513	404	249	832	1,610	2,800	-42.5
<b>Oshawa CMA</b>	92	150	0	0	5	30	0	0	97	180	-46.1
<b>Greater Toronto Area (GTA)</b>	715	1,576	210	166	502	437	399	832	1,826	3,011	-39.4

Source: CMHC (Starts and Completions Survey)



**Table 3.1: Completions by Submarket and by Dwelling Type**  
**January - October 2009**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
<b>Toronto City</b>	851	814	364	132	752	774	7,425	8,347	9,392	10,067	-6.7
Toronto	107	144	32	72	114	188	5,160	5,476	5,413	5,880	-7.9
East York	33	47	0	2	0	12	0	21	33	82	-59.8
Etobicoke	132	89	10	8	245	8	740	1,551	1,127	1,656	-31.9
North York	382	340	142	2	211	131	1,262	807	1,997	1,280	56.0
Scarborough	181	177	178	40	169	395	263	228	791	840	-5.8
York	16	17	2	8	13	40	0	264	31	329	-90.6
<b>York Region</b>	3,135	4,355	524	560	846	1,100	822	1,551	5,327	7,566	-29.6
Aurora	271	293	34	0	17	46	0	0	322	339	-5.0
East Gwillimbury	42	16	60	0	34	44	0	0	136	60	126.7
Georgina Township	54	167	0	0	6	0	0	0	60	167	-64.1
King Township	13	14	0	0	0	0	0	0	13	14	-7.1
Markham	755	1,194	172	168	290	289	572	873	1,789	2,524	-29.1
Newmarket	334	249	20	22	16	107	0	0	370	378	-2.1
Richmond Hill	184	460	12	22	31	148	221	205	448	835	-46.3
Vaughan	1,080	1,388	178	266	120	382	29	473	1,407	2,509	-43.9
Whitchurch-Stouffville	402	574	48	82	332	84	0	0	782	740	5.7
<b>Peel Region</b>	1,489	3,084	802	736	701	721	1,413	1,701	4,405	6,242	-29.4
Brampton	1,160	2,230	292	512	242	400	151	616	1,845	3,758	-50.9
Caledon	60	50	10	12	3	10	97	0	170	72	136.1
Mississauga	269	804	500	212	456	311	1,165	1,085	2,390	2,412	-0.9
<b>Halton Region</b>	1,616	2,547	322	366	900	1,202	516	436	3,354	4,551	-26.3
Burlington	276	450	50	70	172	223	238	0	736	743	-0.9
Halton Hills	48	129	0	2	14	104	0	0	62	235	-73.6
Milton	956	1,150	252	264	569	561	62	160	1,839	2,135	-13.9
Oakville	336	818	20	30	145	314	216	276	717	1,438	-50.1
<b>Durham Region</b>	1,384	2,231	102	124	484	605	140	114	2,110	3,074	-31.4
Ajax	284	480	100	116	70	226	0	0	454	822	-44.8
Brock	38	6	0	0	8	0	0	0	46	6	**
Clarington	369	378	0	2	24	82	6	108	399	570	-30.0
Oshawa	302	625	0	2	64	28	3	6	369	661	-44.2
Pickering	48	84	0	0	147	17	0	0	195	101	93.1
Scugog	15	35	0	0	0	0	0	0	15	35	-57.1
Uxbridge	48	146	0	0	21	50	0	0	69	196	-64.8
Whitby	280	477	2	4	150	202	131	0	563	683	-17.6
<b>Remainder of Toronto CMA</b>	315	525	42	10	43	13	0	42	400	590	-32.2
Bradford West Gwillimbury	167	200	34	0	0	0	0	0	201	200	0.5
Town of Mono	48	56	0	0	0	0	0	0	48	56	-14.3
New Tecumseth	75	206	2	10	43	13	0	42	120	271	-55.7
Orangeville	25	63	6	0	0	0	0	0	31	63	-50.8
<b>Toronto CMA</b>	7,510	11,585	2,104	1,850	3,308	3,880	9,938	12,077	22,860	29,392	-22.2
<b>Oshawa CMA</b>	951	1,480	2	8	238	312	140	114	1,331	1,914	-30.5
<b>Greater Toronto Area (GTA)</b>	8,475	13,031	2,114	1,918	3,683	4,402	10,316	12,149	24,588	31,500	-21.9

Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market  
October 2009**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Oct 2009	Oct 2008	Oct 2009	Oct 2008	Oct 2009	Oct 2008	Oct 2009	Oct 2008
<b>Toronto City</b>	72	173	0	0	60	505	117	268
Toronto	13	23	0	0	60	171	117	4
East York	0	0	0	0	0	0	0	0
Etobicoke	22	0	0	0	0	334	0	0
North York	6	57	0	0	0	0	0	0
Scarborough	38	85	0	0	0	0	0	0
York	0	8	0	0	0	0	0	264
<b>York Region</b>	83	46	0	0	0	0	0	3
Aurora	0	15	0	0	0	0	0	0
East Gwillimbury	0	18	0	0	0	0	0	0
Georgina Township	0	0	0	0	0	0	0	0
King Township	0	0	0	0	0	0	0	0
Markham	49	6	0	0	0	0	0	3
Newmarket	0	0	0	0	0	0	0	0
Richmond Hill	0	0	0	0	0	0	0	0
Vaughan	0	3	0	0	0	0	0	0
Whitchurch-Stouffville	34	4	0	0	0	0	0	0
<b>Peel Region</b>	293	79	0	0	72	0	0	0
Brampton	48	50	0	0	0	0	0	0
Caledon	0	0	0	0	72	0	0	0
Mississauga	245	29	0	0	0	0	0	0
<b>Halton Region</b>	42	106	0	0	150	56	0	0
Burlington	5	3	0	0	150	0	0	0
Halton Hills	0	22	0	0	0	0	0	0
Milton	23	60	0	0	0	56	0	0
Oakville	14	21	0	0	0	0	0	0
<b>Durham Region</b>	5	33	0	0	0	0	0	0
Ajax	0	3	0	0	0	0	0	0
Brock	0	0	0	0	0	0	0	0
Clarington	0	12	0	0	0	0	0	0
Oshawa	0	6	0	0	0	0	0	0
Pickering	0	0	0	0	0	0	0	0
Scugog	0	0	0	0	0	0	0	0
Uxbridge	0	0	0	0	0	0	0	0
Whitby	5	12	0	0	0	0	0	0
<b>Remainder of Toronto CMA</b>	21	0	0	0	0	0	0	0
Bradford West Gwillimbury	0	0	0	0	0	0	0	0
Town of Mono	0	0	0	0	0	0	0	0
New Tecumseth	21	0	0	0	0	0	0	0
Orangeville	0	0	0	0	0	0	0	0
<b>Toronto CMA</b>	513	404	0	0	132	561	117	271
<b>Oshawa CMA</b>	5	30	0	0	0	0	0	0
<b>Greater Toronto Area (GTA)</b>	502	437	0	0	282	561	117	271

Source: CMHC (Starts and Completions Survey)

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market**  
**January - October 2009**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
<b>Toronto City</b>	752	774	0	0	6,932	7,452	493	895
Toronto	114	188	0	0	4,667	5,254	493	222
East York	0	12	0	0	0	0	0	21
Etobicoke	245	8	0	0	740	1,374	0	177
North York	211	131	0	0	1,262	596	0	211
Scarborough	169	395	0	0	263	228	0	0
York	13	40	0	0	0	0	0	264
<b>York Region</b>	846	1,100	0	0	782	1,499	40	52
Aurora	17	46	0	0	0	0	0	0
East Gwillimbury	34	44	0	0	0	0	0	0
Georgina Township	6	0	0	0	0	0	0	0
King Township	0	0	0	0	0	0	0	0
Markham	290	289	0	0	532	825	40	48
Newmarket	16	107	0	0	0	0	0	0
Richmond Hill	31	148	0	0	221	201	0	4
Vaughan	120	382	0	0	29	473	0	0
Whitchurch-Stouffville	332	84	0	0	0	0	0	0
<b>Peel Region</b>	685	721	16	0	1,385	1,085	28	616
Brampton	226	400	16	0	151	0	0	616
Caledon	3	10	0	0	72	0	25	0
Mississauga	456	311	0	0	1,162	1,085	3	0
<b>Halton Region</b>	900	1,202	0	0	510	436	6	0
Burlington	172	223	0	0	238	0	0	0
Halton Hills	14	104	0	0	0	0	0	0
Milton	569	561	0	0	56	160	6	0
Oakville	145	314	0	0	216	276	0	0
<b>Durham Region</b>	484	605	0	0	137	108	3	6
Ajax	70	226	0	0	0	0	0	0
Brock	8	0	0	0	0	0	0	0
Clarington	24	82	0	0	6	108	0	0
Oshawa	64	28	0	0	0	0	3	6
Pickering	147	17	0	0	0	0	0	0
Scugog	0	0	0	0	0	0	0	0
Uxbridge	21	50	0	0	0	0	0	0
Whitby	150	202	0	0	131	0	0	0
<b>Remainder of Toronto CMA</b>	43	13	0	0	0	32	0	10
Bradford West Gwillimbury	0	0	0	0	0	0	0	0
Town of Mono	0	0	0	0	0	0	0	0
New Tecumseth	43	13	0	0	0	32	0	10
Orangeville	0	0	0	0	0	0	0	0
<b>Toronto CMA</b>	3,292	3,880	16	0	9,371	10,504	567	1,573
<b>Oshawa CMA</b>	238	312	0	0	137	108	3	6
<b>Greater Toronto Area (GTA)</b>	3,667	4,402	16	0	9,746	10,580	570	1,569

Source: CMHC (Starts and Completions Survey)

**Table 3.4: Completions by Submarket and by Intended Market**  
**October 2009**

Submarket	Freehold		Condominium		Rental		Total*	
	Oct 2009	Oct 2008	Oct 2009	Oct 2008	Oct 2009	Oct 2008	Oct 2009	Oct 2008
<b>Toronto City</b>	189	276	60	505	117	268	366	1,049
Toronto	33	54	60	171	117	4	210	229
East York	3	4	0	0	0	0	3	4
Etobicoke	49	15	0	334	0	0	49	349
North York	43	93	0	0	0	0	43	93
Scarborough	57	97	0	0	0	0	57	97
York	4	13	0	0	0	264	4	277
<b>York Region</b>	283	658	0	7	0	3	283	668
Aurora	14	52	0	0	0	0	14	52
East Gwillimbury	6	18	0	0	0	0	6	18
Georgina Township	4	23	0	0	0	0	4	23
King Township	0	3	0	0	0	0	0	3
Markham	63	166	0	0	0	3	63	169
Newmarket	21	65	0	0	0	0	21	65
Richmond Hill	22	49	0	0	0	0	22	49
Vaughan	74	192	0	3	0	0	74	195
Whitchurch-Stouffville	79	90	0	4	0	0	79	94
<b>Peel Region</b>	291	416	345	40	0	0	636	456
Brampton	128	235	25	30	0	0	153	265
Caledon	8	6	72	0	0	0	80	6
Mississauga	155	175	248	10	0	0	403	185
<b>Halton Region</b>	251	506	165	91	0	0	416	597
Burlington	20	74	155	0	0	0	175	74
Halton Hills	2	36	0	0	0	0	2	36
Milton	181	271	10	89	0	0	191	360
Oakville	48	125	0	2	0	0	48	127
<b>Durham Region</b>	120	235	5	6	0	0	125	241
Ajax	24	34	0	0	0	0	24	34
Brock	0	1	0	0	0	0	0	1
Clarington	46	48	0	0	0	0	46	48
Oshawa	21	72	0	0	0	0	21	72
Pickering	1	13	0	0	0	0	1	13
Scugog	2	1	0	0	0	0	2	1
Uxbridge	1	12	0	0	0	0	1	12
Whitby	25	54	5	6	0	0	30	60
<b>Remainder of Toronto CMA</b>	53	45	5	0	0	0	58	45
Bradford West Gwillimbury	15	18	0	0	0	0	15	18
Town of Mono	2	7	5	0	0	0	7	7
New Tecumseth	32	13	0	0	0	0	32	13
Orangeville	4	7	0	0	0	0	4	7
<b>Toronto CMA</b>	1,073	1,886	420	643	117	271	1,610	2,800
<b>Oshawa CMA</b>	92	174	5	6	0	0	97	180
<b>Greater Toronto Area (GTA)</b>	1,134	2,091	575	649	117	271	1,826	3,011

Source: CMHC (Starts and Completions Survey)

**Table 3.5: Completions by Submarket and by Intended Market**  
**January - October 2009**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
<b>Toronto City</b>	1,882	1,678	7,015	7,494	495	895	9,392	10,067
Toronto	221	384	4,697	5,274	495	222	5,413	5,880
East York	33	61	0	0	0	21	33	82
Etobicoke	387	105	740	1,374	0	177	1,127	1,656
North York	712	451	1,285	618	0	211	1,997	1,280
Scarborough	498	612	293	228	0	0	791	840
York	31	65	0	0	0	264	31	329
<b>York Region</b>	4,315	5,790	972	1,724	40	52	5,327	7,566
Aurora	321	339	1	0	0	0	322	339
East Gwillimbury	136	60	0	0	0	0	136	60
Georgina Township	60	167	0	0	0	0	60	167
King Township	13	14	0	0	0	0	13	14
Markham	1,189	1,609	560	867	40	48	1,789	2,524
Newmarket	370	356	0	22	0	0	370	378
Richmond Hill	205	604	243	227	0	4	448	835
Vaughan	1,298	1,942	109	567	0	0	1,407	2,509
Whitchurch-Stouffville	723	699	59	41	0	0	782	740
<b>Peel Region</b>	2,486	4,355	1,875	1,271	44	616	4,405	6,242
Brampton	1,583	3,065	246	77	16	616	1,845	3,758
Caledon	63	50	82	22	25	0	170	72
Mississauga	840	1,240	1,547	1,172	3	0	2,390	2,412
<b>Halton Region</b>	2,186	3,497	1,162	1,054	6	0	3,354	4,551
Burlington	336	616	400	127	0	0	736	743
Halton Hills	52	235	10	0	0	0	62	235
Milton	1,356	1,505	477	630	6	0	1,839	2,135
Oakville	442	1,141	275	297	0	0	717	1,438
<b>Durham Region</b>	1,888	2,776	219	292	3	6	2,110	3,074
Ajax	454	822	0	0	0	0	454	822
Brock	46	6	0	0	0	0	46	6
Clarington	393	418	6	152	0	0	399	570
Oshawa	360	633	6	22	3	6	369	661
Pickering	195	101	0	0	0	0	195	101
Scugog	15	35	0	0	0	0	15	35
Uxbridge	59	172	10	24	0	0	69	196
Whitby	366	589	197	94	0	0	563	683
<b>Remainder of Toronto CMA</b>	363	534	37	46	0	10	400	590
Bradford West Gwillimbury	201	200	0	0	0	0	201	200
Town of Mono	22	56	26	0	0	0	48	56
New Tecumseth	109	215	11	46	0	10	120	271
Orangeville	31	63	0	0	0	0	31	63
<b>Toronto CMA</b>	11,604	16,333	10,671	11,486	585	1,573	22,860	29,392
<b>Oshawa CMA</b>	1,119	1,640	209	268	3	6	1,331	1,914
<b>Greater Toronto Area (GTA)</b>	12,757	18,096	11,243	11,835	588	1,569	24,588	31,500

Source: CMHC (Starts and Completions Survey)



**Table 4: Absorbed Single-Detached Units by Price Range**  
**October 2009**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$300,000		\$300,000 - \$349,999		\$350,000 - \$399,999		\$400,000 - \$499,999		\$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Toronto City													
October 2009	1	0.8	0	0.0	5	3.8	11	8.5	113	86.9	130	997,000	1,078,192
October 2008	0	0.0	4	4.8	5	6.0	4	4.8	70	84.3	83	900,000	903,496
Year-to-date 2009	2	0.2	8	0.9	24	2.7	105	11.7	757	84.5	896	895,000	914,365
Year-to-date 2008	4	0.5	9	1.1	107	12.7	70	8.3	651	77.4	841	850,000	929,918
Toronto													
October 2009	0	0.0	0	0.0	1	4.5	0	0.0	21	95.5	22	1,049,500	1,433,127
October 2008	0	0.0	0	0.0	0	0.0	0	0.0	19	100.0	19	1,200,000	1,164,000
Year-to-date 2009	0	0.0	0	0.0	2	1.8	2	1.8	105	96.3	109	1,100,000	1,321,125
Year-to-date 2008	0	0.0	0	0.0	1	0.7	13	8.6	137	90.7	151	900,000	1,112,662
East York													
October 2009	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	3	--	--
October 2008	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	2	--	--
Year-to-date 2009	0	0.0	0	0.0	0	0.0	0	0.0	33	100.0	33	895,000	955,833
Year-to-date 2008	0	0.0	0	0.0	0	0.0	12	26.7	33	73.3	45	650,000	801,064
Etobicoke													
October 2009	0	0.0	0	0.0	0	0.0	0	0.0	29	100.0	29	1,050,000	1,145,610
October 2008	0	0.0	0	0.0	0	0.0	0	0.0	13	100.0	13	850,000	835,000
Year-to-date 2009	0	0.0	0	0.0	0	0.0	0	0.0	128	100.0	128	944,900	982,121
Year-to-date 2008	0	0.0	0	0.0	0	0.0	2	2.3	84	97.7	86	900,000	938,405
North York													
October 2009	0	0.0	0	0.0	0	0.0	0	0.0	56	100.0	56	1,050,000	1,122,115
October 2008	0	0.0	0	0.0	0	0.0	1	3.3	29	96.7	30	963,370	1,048,576
Year-to-date 2009	1	0.2	1	0.2	0	0.0	25	5.8	403	93.7	430	950,000	965,708
Year-to-date 2008	3	0.8	1	0.3	0	0.0	15	4.1	347	94.8	366	956,892	1,112,667
Scarborough													
October 2009	1	5.3	0	0.0	4	21.1	11	57.9	3	15.8	19	489,990	457,134
October 2008	0	0.0	4	25.0	5	31.3	3	18.8	4	25.0	16	385,900	421,492
Year-to-date 2009	1	0.6	4	2.2	22	12.2	78	43.3	75	41.7	180	490,990	509,868
Year-to-date 2008	1	0.6	8	4.6	106	61.3	27	15.6	31	17.9	173	379,990	431,930
York													
October 2009	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
October 2008	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	3	--	--
Year-to-date 2009	0	0.0	3	18.8	0	0.0	0	0.0	13	81.3	16	675,000	686,500
Year-to-date 2008	0	0.0	0	0.0	0	0.0	1	5.0	19	95.0	20	785,000	766,900

Source: CMHC (Market Absorption Survey)



**Table 4: Absorbed Single-Detached Units by Price Range**  
**October 2009**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$300,000		\$300,000 - \$349,999		\$350,000 - \$399,999		\$400,000 - \$499,999		\$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
York Region													
October 2009	1	0.6	5	2.9	15	8.8	59	34.5	91	53.2	171	519,990	539,972
October 2008	3	0.5	16	2.9	58	10.4	194	34.9	285	51.3	556	503,245	519,975
Year-to-date 2009	16	0.5	88	2.8	277	8.8	1,068	34.1	1,682	53.7	3,131	512,990	547,706
Year-to-date 2008	30	0.7	201	4.6	427	9.8	1,756	40.2	1,949	44.7	4,363	485,990	513,739
Aurora													
October 2009	0	0.0	0	0.0	0	0.0	5	41.7	7	58.3	12	509,490	540,892
October 2008	0	0.0	0	0.0	0	0.0	17	45.9	20	54.1	37	511,900	534,266
Year-to-date 2009	0	0.0	0	0.0	1	0.4	82	30.3	188	69.4	271	546,900	597,276
Year-to-date 2008	0	0.0	0	0.0	7	2.4	137	46.6	150	51.0	294	504,900	520,470
East Gwillimbury													
October 2009	0	0.0	1	25.0	3	75.0	0	0.0	0	0.0	4	--	--
October 2008	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2009	0	0.0	3	7.1	24	57.1	7	16.7	8	19.0	42	393,900	507,222
Year-to-date 2008	2	12.5	4	25.0	1	6.3	3	18.8	6	37.5	16	440,400	532,493
Georgina Township													
October 2009	1	25.0	1	25.0	1	25.0	0	0.0	1	25.0	4	--	--
October 2008	3	13.0	10	43.5	5	21.7	4	17.4	1	4.3	23	335,900	355,366
Year-to-date 2009	13	24.1	17	31.5	14	25.9	1	1.9	9	16.7	54	335,400	394,336
Year-to-date 2008	23	13.7	64	38.1	46	27.4	11	6.5	24	14.3	168	349,900	411,727
King Township													
October 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
October 2008	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	3	--	--
Year-to-date 2009	0	0.0	0	0.0	1	7.7	1	7.7	11	84.6	13	825,000	872,154
Year-to-date 2008	0	0.0	0	0.0	0	0.0	0	0.0	17	100.0	17	820,000	958,529
Markham													
October 2009	0	0.0	0	0.0	0	0.0	3	30.0	7	70.0	10	547,490	649,331
October 2008	0	0.0	0	0.0	5	3.5	53	36.8	86	59.7	144	526,490	519,450
Year-to-date 2009	0	0.0	7	0.9	37	4.9	290	38.5	420	55.7	754	525,900	548,749
Year-to-date 2008	0	0.0	107	9.0	165	13.8	517	43.3	405	33.9	1,194	460,990	474,964
Newmarket													
October 2009	0	0.0	3	15.8	10	52.6	2	10.5	4	21.1	19	368,990	434,072
October 2008	0	0.0	6	11.3	31	58.5	15	28.3	1	1.9	53	381,990	388,426
Year-to-date 2009	0	0.0	59	17.6	145	43.2	93	27.7	39	11.6	336	377,990	409,017
Year-to-date 2008	0	0.0	14	5.6	106	42.1	83	32.9	49	19.4	252	406,400	427,855
Richmond Hill													
October 2009	0	0.0	0	0.0	0	0.0	12	60.0	8	40.0	20	477,490	543,189
October 2008	0	0.0	0	0.0	0	0.0	9	22.0	32	78.0	41	597,000	696,062
Year-to-date 2009	2	1.1	0	0.0	0	0.0	63	34.4	118	64.5	183	529,000	632,204
Year-to-date 2008	0	0.0	0	0.0	6	1.3	224	48.6	231	50.1	461	500,990	568,142
Vaughan													
October 2009	0	0.0	0	0.0	0	0.0	9	15.3	50	84.7	59	588,990	606,654
October 2008	0	0.0	0	0.0	2	1.1	47	25.4	136	73.5	185	555,900	560,072
Year-to-date 2009	0	0.0	0	0.0	28	2.6	229	21.2	821	76.2	1,078	557,990	594,552
Year-to-date 2008	3	0.2	0	0.0	14	1.0	379	27.3	991	71.4	1,387	540,900	577,691
Whitchurch-Stouffville													
October 2009	0	0.0	0	0.0	1	2.3	28	65.1	14	32.6	43	480,843	492,532
October 2008	0	0.0	0	0.0	15	21.4	49	70.0	6	8.6	70	423,800	437,649
Year-to-date 2009	1	0.3	2	0.5	27	6.8	302	75.5	68	17.0	400	458,527	478,156
Year-to-date 2008	2	0.3	12	2.1	82	14.3	402	70.0	76	13.2	574	420,175	446,589

Source: CMHC (Market Absorption Survey)

**Table 4: Absorbed Single-Detached Units by Price Range**  
**October 2009**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$300,000		\$300,000 - \$349,999		\$350,000 - \$399,999		\$400,000 - \$499,999		\$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Peel Region													
October 2009	0	0.0	3	2.2	26	19.1	51	37.5	56	41.2	136	470,900	538,551
October 2008	3	0.9	5	1.5	48	14.5	113	34.1	162	48.9	331	499,900	511,470
Year-to-date 2009	12	0.8	49	3.1	293	18.8	629	40.4	573	36.8	1,556	461,445	511,349
Year-to-date 2008	31	1.1	255	8.8	675	23.4	1,019	35.3	909	31.5	2,889	447,900	477,475
Brampton													
October 2009	0	0.0	3	3.4	26	29.5	37	42.0	22	25.0	88	420,900	443,313
October 2008	2	1.2	5	2.9	48	28.1	54	31.6	62	36.3	171	450,000	466,938
Year-to-date 2009	10	0.8	48	3.9	289	23.5	545	44.3	339	27.5	1,231	439,900	458,986
Year-to-date 2008	30	1.5	255	12.6	671	33.0	652	32.1	423	20.8	2,031	405,990	434,764
Caledon													
October 2009	0	0.0	0	0.0	0	0.0	0	0.0	8	100.0	8	--	--
October 2008	0	0.0	0	0.0	0	0.0	1	16.7	5	83.3	6	--	--
Year-to-date 2009	2	3.6	1	1.8	1	1.8	7	12.5	45	80.4	56	750,000	882,171
Year-to-date 2008	0	0.0	0	0.0	0	0.0	4	8.3	44	91.7	48	725,000	896,744
Mississauga													
October 2009	0	0.0	0	0.0	0	0.0	14	35.0	26	65.0	40	561,490	607,034
October 2008	1	0.6	0	0.0	0	0.0	58	37.7	95	61.7	154	520,900	555,750
Year-to-date 2009	0	0.0	0	0.0	3	1.1	77	28.6	189	70.3	269	570,900	673,776
Year-to-date 2008	1	0.1	0	0.0	4	0.5	363	44.8	442	54.6	810	510,900	559,723
Halton Region													
October 2009	1	0.5	2	1.0	50	24.8	110	54.5	39	19.3	202	430,900	553,312
October 2008	0	0.0	6	1.7	91	25.2	149	41.3	115	31.9	361	430,900	545,241
Year-to-date 2009	7	0.4	29	1.7	325	19.5	780	46.8	525	31.5	1,666	450,900	580,756
Year-to-date 2008	1	0.0	67	2.6	663	26.2	864	34.1	939	37.1	2,534	448,990	533,129
Burlington													
October 2009	0	0.0	0	0.0	0	0.0	8	72.7	3	27.3	11	450,990	805,630
October 2008	0	0.0	0	0.0	19	33.9	28	50.0	9	16.1	56	424,990	453,652
Year-to-date 2009	0	0.0	4	1.4	26	9.1	166	57.8	91	31.7	287	463,990	606,034
Year-to-date 2008	0	0.0	23	5.2	183	41.5	173	39.2	62	14.1	441	405,990	463,294
Halton Hills													
October 2009	0	0.0	0	0.0	0	0.0	1	50.0	1	50.0	2	--	--
October 2008	0	0.0	1	7.1	1	7.1	10	71.4	2	14.3	14	407,400	444,842
Year-to-date 2009	0	0.0	0	0.0	5	10.0	16	32.0	29	58.0	50	550,000	599,208
Year-to-date 2008	0	0.0	4	3.1	34	26.0	54	41.2	39	29.8	131	412,900	494,151
Milton													
October 2009	1	0.7	2	1.3	49	32.2	99	65.1	1	0.7	152	410,990	420,560
October 2008	0	0.0	5	2.5	71	34.8	108	52.9	20	9.8	204	410,900	462,459
Year-to-date 2009	7	0.7	25	2.6	285	29.7	570	59.4	73	7.6	960	420,900	436,139
Year-to-date 2008	1	0.1	40	3.5	441	38.3	519	45.1	149	13.0	1,150	410,900	442,585
Oakville													
October 2009	0	0.0	0	0.0	1	2.7	2	5.4	34	91.9	37	692,990	1,017,623
October 2008	0	0.0	0	0.0	0	0.0	3	3.4	84	96.6	87	625,900	814,459
Year-to-date 2009	0	0.0	0	0.0	9	2.4	28	7.6	332	90.0	369	670,000	934,834
Year-to-date 2008	0	0.0	0	0.0	5	0.6	118	14.5	689	84.9	812	595,990	705,579

Source: CMHC (Market Absorption Survey)

**Table 4: Absorbed Single-Detached Units by Price Range**  
**October 2009**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$300,000		\$300,000 - \$349,999		\$350,000 - \$399,999		\$400,000 - \$499,999		\$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Durham Region													
October 2009	32	25.2	29	22.8	25	19.7	21	16.5	20	15.7	127	359,990	382,643
October 2008	54	27.3	44	22.2	33	16.7	33	16.7	34	17.2	198	350,695	395,450
Year-to-date 2009	366	26.2	288	20.6	254	18.2	259	18.6	229	16.4	1,396	359,945	391,287
Year-to-date 2008	552	25.1	426	19.4	329	15.0	427	19.4	464	21.1	2,198	367,445	401,044
Ajax													
October 2009	2	8.3	0	0.0	3	12.5	8	33.3	11	45.8	24	472,770	474,414
October 2008	1	3.3	2	6.7	5	16.7	10	33.3	12	40.0	30	442,700	478,311
Year-to-date 2009	20	6.8	15	5.1	55	18.7	104	35.4	100	34.0	294	476,070	464,602
Year-to-date 2008	6	1.2	19	3.9	52	10.7	156	32.2	252	52.0	485	501,100	507,392
Brock													
October 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
October 2008	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2008	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Clarington													
October 2009	22	44.9	12	24.5	10	20.4	2	4.1	3	6.1	49	324,990	332,730
October 2008	19	57.6	7	21.2	3	9.1	4	12.1	0	0.0	33	280,990	303,236
Year-to-date 2009	181	46.6	79	20.4	61	15.7	42	10.8	25	6.4	388	309,490	338,290
Year-to-date 2008	158	41.9	87	23.1	60	15.9	42	11.1	30	8.0	377	319,990	341,016
Oshawa													
October 2009	5	20.0	6	24.0	7	28.0	6	24.0	1	4.0	25	358,900	369,323
October 2008	21	32.8	17	26.6	18	28.1	8	12.5	0	0.0	64	338,990	334,607
Year-to-date 2009	102	31.6	77	23.8	78	24.1	56	17.3	10	3.1	323	339,990	349,415
Year-to-date 2008	225	36.1	172	27.6	109	17.5	111	17.8	7	1.1	624	329,945	336,890
Pickering													
October 2009	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
October 2008	0	0.0	0	0.0	0	0.0	1	7.7	12	92.3	13	656,600	647,907
Year-to-date 2009	0	0.0	0	0.0	0	0.0	5	10.0	45	90.0	50	647,150	654,200
Year-to-date 2008	0	0.0	0	0.0	1	1.1	6	6.9	80	92.0	87	613,300	618,292
Scugog													
October 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
October 2008	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2008	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Uxbridge													
October 2009	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
October 2008	1	8.3	1	8.3	2	16.7	3	25.0	5	41.7	12	486,993	575,726
Year-to-date 2009	6	12.5	3	6.3	9	18.8	10	20.8	20	41.7	48	485,800	466,277
Year-to-date 2008	23	15.5	17	11.5	12	8.1	37	25.0	59	39.9	148	481,100	469,204
Whitby													
October 2009	3	11.1	11	40.7	5	18.5	5	18.5	3	11.1	27	335,990	380,850
October 2008	12	26.1	17	37.0	5	10.9	7	15.2	5	10.9	46	342,990	373,840
Year-to-date 2009	57	19.5	114	38.9	51	17.4	42	14.3	29	9.9	293	339,990	376,912
Year-to-date 2008	140	29.4	131	27.5	95	19.9	75	15.7	36	7.5	477	337,990	363,511

Source: CMHC (Market Absorption Survey)

**Table 4: Absorbed Single-Detached Units by Price Range**  
**October 2009**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$300,000		\$300,000 - \$349,999		\$350,000 - \$399,999		\$400,000 - \$499,999		\$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Remainder of Toronto CMA													
October 2009	9	27.3	8	24.2	10	30.3	4	12.1	2	6.1	33	349,990	360,633
October 2008	11	24.4	10	22.2	8	17.8	3	6.7	13	28.9	45	350,000	420,509
Year-to-date 2009	81	25.4	81	25.4	82	25.7	47	14.7	28	8.8	319	349,990	370,735
Year-to-date 2008	183	34.9	109	20.8	90	17.1	45	8.6	98	18.7	525	342,990	378,470
Bradford West Gwillimbury													
October 2009	0	0.0	6	42.9	7	50.0	1	7.1	0	0.0	14	358,490	364,399
October 2008	1	5.6	6	33.3	7	38.9	3	16.7	1	5.6	18	352,500	377,028
Year-to-date 2009	16	9.6	60	36.1	63	38.0	22	13.3	5	3.0	166	353,900	368,319
Year-to-date 2008	15	7.5	66	33.0	81	40.5	31	15.5	7	3.5	200	350,000	372,172
Town of Mono													
October 2009	0	0.0	0	0.0	3	37.5	3	37.5	2	25.0	8	--	--
October 2008	0	0.0	0	0.0	0	0.0	0	0.0	7	100.0	7	--	--
Year-to-date 2009	0	0.0	6	12.2	11	22.4	16	32.7	16	32.7	49	439,900	482,933
Year-to-date 2008	0	0.0	0	0.0	0	0.0	2	3.4	56	96.6	58	569,900	599,659
New Tecumseth													
October 2009	9	81.8	2	18.2	0	0.0	0	0.0	0	0.0	11	294,990	280,808
October 2008	10	76.9	2	15.4	0	0.0	0	0.0	1	7.7	13	288,990	338,872
Year-to-date 2009	63	80.8	8	10.3	1	1.3	3	3.8	3	3.8	78	279,990	292,960
Year-to-date 2008	160	78.8	29	14.3	3	1.5	3	1.5	8	3.9	203	284,700	304,296
Orangeville													
October 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
October 2008	0	0.0	2	28.6	1	14.3	0	0.0	4	57.1	7	--	--
Year-to-date 2009	2	7.7	7	26.9	7	26.9	6	23.1	4	15.4	26	364,500	408,043
Year-to-date 2008	8	12.5	14	21.9	6	9.4	9	14.1	27	42.2	64	406,900	432,967
Toronto CMA													
October 2009	14	2.0	18	2.6	109	15.9	235	34.2	311	45.3	687	485,000	630,752
October 2008	19	1.4	44	3.2	198	14.4	449	32.7	665	48.4	1,375	495,900	547,945
Year-to-date 2009	144	1.9	269	3.5	1,039	13.5	2,582	33.7	3,639	47.4	7,673	492,990	577,786
Year-to-date 2008	278	2.4	654	5.7	1,844	16.1	3,780	33.1	4,875	42.6	11,431	477,990	535,174
Oshawa CMA													
October 2009	30	29.7	29	28.7	22	21.8	13	12.9	7	6.9	101	334,990	354,652
October 2008	52	36.4	41	28.7	26	18.2	19	13.3	5	3.5	143	332,990	339,988
Year-to-date 2009	340	33.9	270	26.9	190	18.9	140	13.9	64	6.4	1,004	333,445	353,140
Year-to-date 2008	523	35.4	390	26.4	264	17.9	228	15.4	73	4.9	1,478	329,945	346,534
Greater Toronto Area													
October 2009	35	4.6	39	5.1	121	15.8	252	32.9	319	41.6	766	472,990	608,496
October 2008	60	3.9	75	4.9	235	15.4	493	32.2	666	43.6	1,529	480,900	528,792
Year-to-date 2009	403	4.7	462	5.3	1,173	13.6	2,841	32.9	3,766	43.6	8,645	481,990	560,275
Year-to-date 2008	618	4.8	958	7.5	2,201	17.2	4,136	32.2	4,912	38.3	12,825	460,900	517,378

Source: CMHC (Market Absorption Survey)



**Table 4.1: Average Price (\$) of Absorbed Single-detached Units  
October 2009**

Submarket	Oct 2009	Oct 2008	% Change	YTD 2009	YTD 2008	% Change
<b>Toronto City</b>	1,078,192	903,496	19.3	914,365	929,918	-1.7
Toronto	1,433,127	1,164,000	23.1	1,321,125	1,112,662	18.7
East York	--	--	n/a	955,833	801,064	19.3
Etobicoke	1,145,610	835,000	37.2	982,121	938,405	4.7
North York	1,122,115	1,048,576	7.0	965,708	1,112,667	-13.2
Scarborough	457,134	421,492	8.5	509,868	431,930	18.0
York	--	--	n/a	686,500	766,900	-10.5
<b>York Region</b>	539,972	519,975	3.8	547,706	513,739	6.6
Aurora	540,892	534,266	1.2	597,276	520,470	14.8
East Gwillimbury	--	--	n/a	507,222	532,493	-4.7
Georgina Township	--	355,366	n/a	394,336	411,727	-4.2
King Township	--	--	n/a	872,154	958,529	-9.0
Markham	649,331	519,450	25.0	548,749	474,964	15.5
Newmarket	434,072	388,426	11.8	409,017	427,855	-4.4
Richmond Hill	543,189	696,062	-22.0	632,204	568,142	11.3
Vaughan	606,654	560,072	8.3	594,552	577,691	2.9
Whitchurch-Stouffville	492,532	437,649	12.5	478,156	446,589	7.1
<b>Peel Region</b>	538,551	511,470	5.3	511,349	477,475	7.1
Brampton	443,313	466,938	-5.1	458,986	434,764	5.6
Caledon	--	--	n/a	882,171	896,744	-1.6
Mississauga	607,034	555,750	9.2	673,776	559,723	20.4
<b>Halton Region</b>	553,312	545,241	1.5	580,756	533,129	8.9
Burlington	805,630	453,652	77.6	606,034	463,294	30.8
Halton Hills	--	444,842	n/a	599,208	494,151	21.3
Milton	420,560	462,459	-9.1	436,139	442,585	-1.5
Oakville	1,017,623	814,459	24.9	934,834	705,579	32.5
<b>Durham Region</b>	382,643	395,450	-3.2	391,287	401,044	-2.4
Ajax	474,414	478,311	-0.8	464,602	507,392	-8.4
Brock	--	--	n/a	--	--	n/a
Clarington	332,730	303,236	9.7	338,290	341,016	-0.8
Oshawa	369,323	334,607	10.4	349,415	336,890	3.7
Pickering	--	647,907	n/a	654,200	618,292	5.8
Scugog	--	--	n/a	--	--	n/a
Uxbridge	--	575,726	n/a	466,277	469,204	-0.6
Whitby	380,850	373,840	1.9	376,912	363,511	3.7
<b>Remainder of Toronto CMA</b>	360,633	420,509	-14.2	370,735	378,470	-2.0
Bradford West Gwillimbury	364,399	377,028	-3.3	368,319	372,172	-1.0
Town of Mono	--	--	n/a	482,933	599,659	-19.5
New Tecumseth	280,808	338,872	-17.1	292,960	304,296	-3.7
Orangeville	--	--	n/a	408,043	432,967	-5.8
<b>Toronto CMA</b>	630,752	547,945	15.1	577,786	535,174	8.0
<b>Oshawa CMA</b>	354,652	339,988	4.3	353,140	346,534	1.9
<b>Greater Toronto Area (GTA)</b>	608,496	528,792	15.1	560,275	517,378	8.3

Source: CMHC (Market Absorption Survey)

**Table 5a: MLS® Residential Activity for Toronto**  
**October 2009**

		Number of Sales <sup>1</sup>	Yr/Yr <sup>2</sup> (%)	Sales SA <sup>1</sup>	Number of New Listings <sup>1</sup>	New Listings SA <sup>1</sup>	Sales-to-New Listings SA <sup>2</sup>	Average Price <sup>1</sup> (\$)	Yr/Yr <sup>2</sup> (%)	Average Price <sup>1</sup> (\$) SA
2008	January	5,075	-1.9	7,761	11,764	13,174	58.9	374,449	5.9	390,473
	February	6,015	-11.2	6,577	11,478	12,014	54.7	382,048	3.6	377,477
	March	6,631	-22.2	6,800	13,643	13,116	51.8	380,338	4.1	376,450
	April	8,762	-7.3	6,864	18,691	14,065	48.8	398,687	5.2	385,249
	May	9,411	-15.3	7,033	18,715	14,109	49.8	398,148	4.0	387,286
	June	8,596	-17.7	7,000	16,068	14,322	48.9	395,918	3.7	388,460
	July	7,809	-12.4	6,816	14,841	14,505	47.0	371,410	1.5	383,088
	August	6,317	-21.6	6,568	11,992	13,464	48.8	364,880	0.8	383,072
	September	6,407	-6.7	6,727	16,305	14,080	47.8	368,945	-2.9	372,155
	October	5,149	-35.0	5,157	14,532	13,890	37.1	353,018	-10.5	355,217
	November	3,640	-50.1	4,577	9,925	13,491	33.9	368,582	-6.3	373,768
	December	2,575	-44.6	4,507	5,215	12,939	34.8	361,284	-8.5	374,781
2009	January	2,670	-47.4	4,314	10,360	11,878	36.3	343,632	-8.2	362,625
	February	4,116	-31.6	5,009	10,360	11,964	41.9	361,361	-5.4	361,603
	March	6,171	-6.9	5,841	13,357	11,877	49.2	362,050	-4.8	365,490
	April	8,107	-7.5	6,556	12,995	10,744	61.0	385,641	-3.3	376,763
	May	9,589	1.9	7,239	13,686	11,038	65.6	395,609	-0.6	383,605
	June	10,951	27.4	8,129	13,357	11,528	70.5	403,918	2.0	386,666
	July	9,967	27.6	8,048	12,174	11,665	69.0	395,414	6.5	401,877
	August	8,042	27.3	8,181	10,646	11,636	70.3	387,899	6.3	400,304
	September	8,196	27.9	8,441	12,185	10,828	78.0	406,877	10.3	408,118
	October	8,453	64.2	8,829	11,532	11,151	79.2	423,507	20.0	411,601
	November									
	December									
	Q3 2008	20,533	-13.9		43,138			368,632	0.0	
	Q3 2009	26,205	27.6		35,005			396,693	7.6	
	YTD 2008	70,172	-15.7		148,029			381,217	1.8	
	YTD 2009	76,262	8.7		120,652			392,823	3.0	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

<sup>1</sup>Source: CREA

<sup>2</sup>Source: CMHC, adapted from MLS® data supplied by CREA



**Table 5b: MLS® Residential Activity for Oshawa**  
**October 2009**

		Number of Sales <sup>1</sup>	Yr/Yr <sup>2</sup> (%)	Sales SA <sup>1</sup>	Number of New Listings <sup>1</sup>	New Listings SA <sup>1</sup>	Sales-to- New Listings SA <sup>2</sup>	Average Price <sup>1</sup> (\$)	Yr/Yr <sup>2</sup> (%)	Average Price <sup>1</sup> (\$) SA
2008	January	554	-4.6	843	1,558	1,506	56.0	243,652	-8.2	251,275
	February	770	-2.7	840	1,450	1,481	56.7	271,408	3.2	272,372
	March	824	-15.0	736	1,693	1,536	47.9	275,656	4.0	275,228
	April	989	-8.7	794	2,111	1,673	47.5	275,751	18.7	274,513
	May	1,051	-11.8	768	2,049	1,528	50.3	282,717	2.5	275,524
	June	966	-13.0	735	1,818	1,614	45.5	283,059	4.3	275,235
	July	892	-6.9	765	1,592	1,629	47.0	275,088	2.8	272,031
	August	746	-15.6	722	1,423	1,444	50.0	270,802	2.0	271,801
	September	755	4.7	805	1,720	1,566	51.4	268,291	-1.1	268,561
	October	576	-29.0	619	1,481	1,487	41.6	264,936	-3.2	264,609
	November	409	-41.1	506	1,075	1,443	35.1	268,902	-1.3	270,123
	December	265	-37.4	530	604	1,688	31.4	262,710	-3.9	270,296
2009	January	350	-36.8	531	1,348	1,294	41.1	257,095	5.5	265,526
	February	506	-34.3	553	1,212	1,245	44.4	263,838	-2.8	264,936
	March	694	-15.8	625	779	714	87.5	263,970	-4.2	263,728
	April	843	-14.8	679	779	619	109.7	269,596	-2.2	268,537
	May	1,026	-2.4	748	1,546	1,150	65.0	278,592	-1.5	271,321
	June	1,115	15.4	844	1,468	1,303	64.8	281,765	-0.5	273,925
	July	1,033	15.8	878	1,313	1,334	65.8	285,247	3.7	281,709
	August	876	17.4	846	1,169	1,189	71.2	278,480	2.8	279,624
	September	825	9.3	885	1,169	1,064	83.1	282,308	5.2	282,789
	October	858	49.0	920	1,169	1,170	78.6	288,986	9.1	288,480
	November									
	December									
	Q3 2008	2,393	-6.6		4,735			271,607	1.4	
	Q3 2009	2,734	14.2		3,651			282,192	3.9	
	YTD 2008	8,123	-10.7		16,895			272,923	3.1	
	YTD 2009	8,126	0.0		11,952			277,309	1.6	

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<sup>1</sup>Source: CREA

<sup>2</sup>Source: CMHC, adapted from MLS® data supplied by CREA

**Table 6a: Economic Indicators Toronto CMA**  
**October 2009**

		Interest Rates			NHPI, Total, Toronto CMA 1997=100	CPI, 2002 =100	Toronto Labour Market			
		P & I Per \$100,000	Mortgage Rates (%)				Employment SA (.000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings (\$)
			1 Yr. Term	5 Yr. Term						
2008	January	725	7.35	7.39	144.9	110.7	2,894	6.6	69.0	828
	February	718	7.25	7.29	145.3	111.3	2,905	6.5	69.0	830
	March	712	7.15	7.19	145.7	111.5	2,920	6.5	69.2	824
	April	700	6.95	6.99	145.8	112.2	2,932	6.5	69.4	823
	May	679	6.15	6.65	145.7	113.3	2,941	6.6	69.6	828
	June	710	6.95	7.15	146.2	113.8	2,934	6.8	69.4	839
	July	710	6.95	7.15	146.3	114.9	2,920	7.0	69.1	843
	August	691	6.65	6.85	146.5	114.7	2,904	7.0	68.6	848
	September	691	6.65	6.85	146.4	114.9	2,913	6.9	68.6	856
	October	713	6.35	7.20	146.4	113.7	2,925	6.9	68.7	863
	November	713	6.35	7.20	146.4	113.5	2,928	7.1	68.7	866
	December	685	5.60	6.75	146.4	113.0	2,926	7.3	68.7	855
2009	January	627	5.00	5.79	146.5	112.5	2,919	7.8	68.8	854
	February	627	5.00	5.79	146.4	113.2	2,912	8.3	68.9	850
	March	613	4.50	5.55	145.9	113.8	2,906	8.8	69.0	850
	April	596	3.90	5.25	145.0	113.1	2,907	8.9	69.0	850
	May	596	3.90	5.25	144.6	113.9	2,899	9.1	68.8	850
	June	631	3.75	5.85	144.6	114.0	2,878	9.6	68.6	856
	July	631	3.75	5.85	144.7	113.6	2,861	10.0	68.4	856
	August	631	3.75	5.85	145.0	113.6	2,866	10.1	68.4	855
	September	610	3.70	5.49	145.7	113.7	2,876	9.8	68.3	857
	October	630	3.80	5.84		114.0	2,886	9.6	68.2	858
	November									
	December									

"P & I" means Principal and Interest (assumes \$100,000 mortgage amortized over 25 years using current 5 year interest rate)

"NHPI" means New Housing Price Index

"CPI" means Consumer Price Index

"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM). Statistics Canada (CANSIM)

Table 6b: Economic Indicators Oshawa CMA

October 2009

		Interest Rates			NHPI, Total, Toronto CMA 1997=100	CPI, 2002 =100	Oshawa Labour Market			
		P & I Per \$100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings (\$)
			1 Yr. Term	5 Yr. Term						
2008	January	725	7.35	7.39	144.9	110.7	184.7	5.7	68.7	862
	February	718	7.25	7.29	145.3	111.3	184.6	6.4	69.0	858
	March	712	7.15	7.19	145.7	111.5	183.3	6.5	68.5	851
	April	700	6.95	6.99	145.8	112.2	182.0	7.7	68.8	838
	May	679	6.15	6.65	145.7	113.3	182.8	7.9	69.1	833
	June	710	6.95	7.15	146.2	113.8	186.0	7.3	69.8	834
	July	710	6.95	7.15	146.3	114.9	188.2	6.6	69.9	837
	August	691	6.65	6.85	146.5	114.7	188.8	6.3	69.9	837
	September	691	6.65	6.85	146.4	114.9	188.4	6.9	70.0	842
	October	713	6.35	7.20	146.4	113.7	189.5	7.4	70.6	848
	November	713	6.35	7.20	146.4	113.5	188.1	7.8	70.4	849
	December	685	5.60	6.75	146.4	113.0	186.6	7.8	69.6	852
2009	January	627	5.00	5.79	146.5	112.5	183.5	8.0	68.6	848
	February	627	5.00	5.79	146.4	113.2	181.2	8.2	67.7	851
	March	613	4.50	5.55	145.9	113.8	179.1	8.3	66.9	853
	April	596	3.90	5.25	145.0	113.1	178.4	7.7	66.2	861
	May	596	3.90	5.25	144.6	113.9	178.2	7.9	66.1	869
	June	631	3.75	5.85	144.6	114.0	178.0	8.7	66.5	865
	July	631	3.75	5.85	144.7	113.6	178.4	9.7	67.2	868
	August	631	3.75	5.85	145.0	113.6	180.2	9.9	68.0	879
	September	610	3.70	5.49	145.7	113.7	182.6	9.2	68.3	894
	October	630	3.80	5.84		114.0	181.8	9.1	67.8	907
	November									
	December									

"P & I" means Principal and Interest (assumes \$100,000 mortgage amortized over 25 years using current 5 year interest rate)

"NHPI" means New Housing Price Index

"CPI" means Consumer Price Index

"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

## METHODOLOGY

### Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2006 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modelled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

### Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

## STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "dwelling unit", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "start", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "under construction" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "completion", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "absorbed" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

## DWELLING TYPES:

A **"Single-Detached"** dwelling (also referred to as **"Single"**) is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A **"Semi-Detached (Double)"** dwelling (also referred to as **"Semi"**) is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A **"Row (Townhouse)"** dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term **"Apartment and other"** includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

## INTENDED MARKET:

The **"intended market"** is the tenure in which the unit is being marketed. This includes the following categories:

**Freehold:** A residence where the owner owns the dwelling and lot outright.

**Condominium (including Strata-Titled):** An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

**Rental:** Dwelling constructed for rental purposes regardless of who finances the structure.

## GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree of integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A **"Rural"** area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions, except the Economic Indicators data (Table 6) which is based on Statistics Canada's 2001 Census area definitions.

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